Retirement Planning

For Small Communities In Ontario

INTRODUCTION

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Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

Ontario

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Ministry of Tourism & Recreation

Retirement Planning, Recreation Branch

77 Bloor Street West, 8th Floor

Toronto, Ontario M7A 2R9

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Retirement Planning Program for Small Communities in Ontario

Mail to:
Ministry of Tourism & Recreation,
Retirement Planning,
Recreation Branch,
77 Bloor Street West,
8th Floor
Toronto, Ontario
M7A 2R9

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RETIREMENT PLANNING
PROGRAM
FOR
SMALL COMMUNITIES
IN
ONTARIO

NOTE 1: INTRODUCTION

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

Note 1

INTRODUCTION

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WHY A RETIREMENT PLANNING PROGRAM?

A Retirement Planning Program provides an older adult with the opportunity to ease into the retirement role while continuing to contribute productively to the job.

Some persons have coped with several transitions in life such as marriage and parenthood. However, others need help when faced with the transition from being a "worker" into being a "retiree". Individuals who have adjusted realistically to life may not have experienced as much abruptness to the retirement transition as others who have not had such positive life experiences.

Some of the benefits to older adults of participating in a Retirement Planning Program are:

- Programs provide the opportunity to consider the pros and cons of early retirement.
- Programs can help persons prepare for lack of job status.
- Programs can help self-employed people become aware of the potential of retirement for them.
- Programs provide mutual support through mutual sharing of retirement ideas, plans and concerns.
- Programs help people identify unique life skills that can benefit themselves and their community.
- Programs help people forecast their financial situation and explore alternatives which could improve their situation in retirement.
- Programs help people prepare themselves psychologically and physically for retirement, resulting in improved morale and decreased stress before and after retirement.
- Programs provide the insight into alternative lifestyles.
- Programs assist individuals to become better managers of their lives by providing information on finances, health, housing and relationships.

Although most retirement planning programs are attended by individuals approaching retirement, there are many benefits for individuals already retired who did not have the opportunity to attend a retirement planning program.

Some of the benefits to society are:

- Retirement program information can reduce reliance on community supported health and institutional services. Through planning independence and self-sufficiency will be greater, thus relieving government and social service agencies of responsibilities and costs.
- Retired individuals with a positive outlook are a valuable resource to the community as paid volunteer workers.

The Co-ordinator should incorporate some of these benefits in the program promotion.

The goals and benefits should be distributed to key individuals in the community who might assist in publicity such as ministers/rabbis, club presidents/chairpersons, and local radio station talk show hosts or other interested individuals in the community who recognize the need for such a program locally.

SATISFACTION FROM PLANNING FOR RETIREMENT

Satisfactions in retirement depends on many factors such as:

- o Adequate income to support a comfortable lifestyle
- o Good physical and mental health.
- o A flexible attitude to life.
- o A suitable place to live.
- o People who care - family, friends.
- o A variety of pleasurable activities and interests.
- o A happy relationship with partner or close friend.
- o A respect for independence.
- o Spiritual well-being.
- o Contributing to the community.
- o Competence in the areas of: communications
  coping
  management
  information access
  problem-solving and decision-making
- o Awareness of alternatives

In looking at this list you will notice that all these factors are the ingredients of a satisfactory life at <u>any</u> age.

In planning for retirement, awareness of these "nuts and bolts" of living can help participants take stock of their personal inventories.

In planning the retirement program, a coordinator should be certain that these factors are included. They are the raison d'etre for the course content.

THE CO-ORDINATOR

Every program needs a co-ordinator and the success of the retirement planning program depends on the co-ordinator having the following qualities:

- a positive attitude towards retirement and growing older;
- an understanding of older adults;
- an awareness of the concerns retirement may hold for each individual;
- a knowledge of program topics;
- a familiarity with available resources/agencies/services;
- organizational and management skills;
- an ability to cooperate with local agencies and organizations;
- sensitivity to individual and group progress;
- an empathetic personality - warm, open, accepting, patient, impartial, fair but firm, non-patronizing;
- good listening skills;
- alert, observant;
- a sense of humor;
- flexible;
- a positive self-concept;
- leadership potential;
- realistic;
- an interest in the ideas and viewpoints of individuals;
- discretion.

MAJOR ELEMENTS

The Co-ordinator should recognize that the major elements to be included in a retirement planning program are:

- attitudes and feelings towards retirement;
- planning, goal-setting and problem solving;
- finances;
- housing;
- health;
- legal issues;
- self-development;
- relationships;
- leisure.

The foregoing points are not priorized. It is important to include each element in a program.

The issues involved in each element are outlined in Note 3 Program Planning - Major Elements of a Retirement Planning Program.

INTRODUCTION

TWO MODELS OF RETIREMENT PLANNING PROGRAMS

The three consecutive day program (Model A) and the seven weekly sessions program (Model B) are designed for presentation in small communities in Ontario. In cities, there are more opportunities for older adults to participate in a retirement planning program through places of employment, a local high school or community college, the Y's, churches and the nearest recreation department. In smaller communities there are few such opportunities available. These two models of retirement planning programs are designed to help local groups and individuals present programs for the people living in the area who wish to begin planning for retirement. It should be stressed that planning for retirement can not be undertaken too early. The major benefit of early planning is increased opportunity for successful retirement.

These two models will help both partners and close family members prepare for retirement. No one retires in isolation. Spouse, close friends and family are intimately involved in the individual's adjustment to retirement. It is very important that they be encouraged to attend the program with the person approaching retirement. Programs should be designed to involve the participants in their own planning by providing information and stimulus about retirement. By attending the program with the person nearest to them, individuals will feel more self-assured and less apprehensive about any adjustments.

Retirement is as unique as the person retiring. It may be a voluntary decision by someone who is self-employed or who has a job that is boring and repetitive. It may occur quite suddenly for someone working for a company that must reduce its costs or for the person whose health may dictate a less strenuous lifestyle. Some people do not plan to retire at all, such as an older farmer or a small town businessman. However, it is a fact of life for most older employed people that some day they will leave the responsibilities of a full-time job for the opportunities of full-time retirement. This does not preclude choosing to spend leisure time in retirement working for a pay cheque, part-time, occasionally or as a volunteer.

Increased understanding of the pleasures and possibilities provided by freedom from the restraints of a full-time job combined with the assurance of a regular source of income from government pensions assist participants in looking forward to retirement with anticipation rather than with worry. Knowledge is a good thing!

Individuals' concerns regarding retirement are shared by many others in the retirement planning program. The special concerns of single individuals and of older women in particular, are addressed in these two models. Each person brings his/her own plans and problems regarding retirement with them to the program. Alleviating the worry and encouraging the planning is one of the benefits of a retirement planning program.

Notes 1, 2 and 3 will assist a co-ordinator in planning the program for <u>their</u> community. The sessions outlined in notes 4 through 10 deal with the specific topics in a program.

Model A

Three Consecutive Days

Many individuals find it easier to be away from jobs for three consecutive days. The same may apply to a spouse or partner. If a week-end is incorporated in the three day plan, missed work time is kept to a minimum.

However, it may be difficult for employed people to arrange three consecutive days away from their jobs, particularly farmers and self-employed small businessmen. Similarly, partners may have difficulties in arranging for someone to assume their responsibilities for three consecutive days.

If transportation, travel and accommodation costs are involved, a three consecutive day format reduces them considerably. Rental of room and equipment may be less in a three day format than a weekly format.

Depending on the availability of local regional resources a three consecutive day format promotes an ease and efficiency of program planning for the co-ordinator and advisory committee.

Many experienced retirement program planners consider the three consecutive concentrated days to be ideal for everyone - the co-ordinator, resource persons and the participants.

A three consecutive day model provides approximately 18-20 hours of class time which is considered optimum by experienced retirement program planners. This amount of time is needed to adequately involve participants in the process of retirement planning.

Time for socializing with the other participants is an essential ingredient of a successful program. Time for relaxing, exercise and just chatting is vital. Leisurely meals and mid-day breaks encourage the renewal of old friendships and the formation of new friendships.

Three consecutive days permit concentration on topics and provide the opportunity for sharing of plans by the participants in group and social atmospheres.

In a concentrated three day program, there is more opportunity for each participant to improve self-confidence.

Some topics such as financial planning may run over the three hour time frame. Be prepared for this outcome.

Model A

Program Outline

It is <u>essential</u> to include a 15 minute break each morning and afternoon.

Day I — **Retirement and You** — Note: 4

9:00 - 12:00
- o Registration; introduction
- o Retirement expectations
- o Retirement: facts and fiction
- o Adjustment to retirement

12:00 - 2:00 — Lunch and Leisure

Financial Planning — Note: 5

2:00 - 5:00
- o Cash Flow Analysis
- o Budget
- o Sources of retirement income
- o Inflation/Interest rates
- o Income Tax and Tax planning
- o Local sources of information

Day II — **Leisure Planning** — Note: 6

9:00 - 12:00
- o Leisure and lifestyle
- o Time change and use of time
- o Leisure satisfactions
- o Leisure inventory
- o Decision Making - Case studies

12:00 - 2:00 — Lunch and Leisure

2:00 - 5:00 — **Health Planning** — Note: 7

- o Attitudes about aging - facts and fiction
- o Positive Health Planning:
  - Mental
  - Physical
  - Sexuality
  - Stress
  - Common illnesses
- o Healthy Lifestyle and deterents to Health
- o The Health System in Ontario
- o Health considerations in retiring to other areas
- o Sources of Information and Assistance

Day III — **Legal Planning** — Note: 9

9:00 - 11:00
- o Power of Attorney
- o Wills, executors, trustees, guardianship
- o Changes in family laws of concern to older adults
- o Estate planning
- o Jury duty
- o Human Rights Code
- o Special concerns in the community
- o Sources of Assistance

Living Alternatives Note: 8

11:00 - 12:00

- o Housing options
- o Choices in your area
- o Should I move?
- o Community Services available

12:00 - 2:00 Lunch and Leisure

Opportunities Note: 8 and 10

2:00 - 5:00

- o Changing roles and relationships
- o Special concerns of singles
- o New careers - education and learning
  - employment
  - volunteering
- o Special opportunities in the community
- o Skills - Hobbies, Fitness, etc.
- o Assessing a new career or committment
- o Summary
- o Program evaluation

Model B

Seven Weekly Sessions

This model provides time for the assimilation of information between each session. Participants have an opportunity to formulate questions, consider concerns, discuss with their partner and consider experiences relevant to the next week's session.

If the program is offered in the evenings, employed individuals and their partners may find it easier to plan to spend seven evenings attending the retirement planning program. For many people the program is an occasion to look forward to for a period of two months.

However, it should be recognized shift workers, self-employed people and individuals with heavy home responsibilities, such as care of aging parents, may find it difficult to arrange their schedules to attend seven weeks in a row.

If transportation is a problem, car pooling could be arranged for the duration of the program. This might be a good idea anyway. New friendships may be formed and cemented.

In a weekly format, it may be easier for the co-ordinator to plan for resource persons and resource materials over a longer period of time. There could be less time pressure in finalizing the details of a seven week program, depending on the availability of local and regional resources.

Seven weekly sessions of three hours each provide 21 hours of class time which is considered maximum by experienced retirement program planners. This will provide the amount of time needed to adequately cover all of the elements and involve the participants in the process of planning for their retirement.

Time for socializing is an essential reason for the break mid-way through each session.

Model B provides flexibiity for adjustment of the course content to meet the needs of the participants. If participants have not been in a learning situation since their formal school days, the seven weekly sessions give them the opportunity to become comfortable in the role of learner. Another offshoot of a weekly format may be a desire by some participants to form their own "learning in later years" group in order to continue their enjoyment and stimulation by self-development.

For the co-ordinator, the location and facilities may be easier to arrange on a weekly basis for a two month period than three consecutive days, which might interfere with other community organizations who have regularly scheduled events. Costs of travel, facilities and equipment may be expensive for a seven week period unless they are donated.

Model B

Program Outline

It is <u>essential</u> to include a 15 minute break in each session.

SESSION 1 **Retirement and You** Note: 4

- o Registration, Orientation
- o Expectations of the participants
- o Retirement - facts and fiction
- o Adjustment to retirement

SESSION 2 **Financial Planning** Note: 5

- o Cash flow analysis
- o Budget
- o Sources of Retirement Income
- o Inflation/Interest rates
- o Income tax and Tax planning
- o Local sources of information

SESSION 3 **Leisure Planning** Note: 6

- o Leisure and lifestyle
- o Time change and use of time
- o Leisure satisfactions
- o Leisure inventory
- o Decision Making - Case studies

SESSION 4 **Health Planning** Note: 7

- o Attitudes about aging - facts and fiction
- o Positive Health Planning:
  - Mental
  - Physical
  - Sexuality
  - Stress
  - Common illnesses
- o Healthy Lifestyle and deterents to Health
- o The Health System in Ontario
- o Health considerations in retiring to other areas
- o Sources of Information and Assistance

SESSION 5 **Living Alternatives** Note: 8

- o Changing relationships and roles
- o Housing options
- o Case studies - communications, coping strategies with a focus on housing
- o Community services available to maintain independent living
- o Special concerns of single people

SESSION 6 **Legal Planning** Note: 9

- o Power of Attorney
- o Wills, executors, trustees and guardianship
- o Changes in family laws of concern to older adults
- o Estate planning
- o Jury Duty
- o Human Rights Code
- o Special concerns in the community
- o Sources of Assistance

SESSION 7 **Opportunities in Retirement** Note: 10

- o New careers - education and learning
  - employment
  - volunteering
- o Special opportunities in the community
- o Assessing a new career or commitment
- o Special interests - hobbies, fitness
- o Skills exchange among participants
- o Senior citizens privileges
- o Summary, evaluation of program

SOURCES OF VALUABLE INFORMATION ON RETIREMENT PLANNING FOR PARTICIPANTS

(Readily available for sale through major bookstores and library lending services)

A

Retirement Guide for Canadians: Planning Makes the Difference. Hunnisett, Henry S., International Self-Counsel Press, 1984, 7th-edition.

The Three Boxes of Life and How to Get Out of Them. Richard N. Bolles, Ten Speed Press, Berkeley, California.

***Leisure Can Be Pleasure: Changing Roles in Retirement,** Annabel Sissons and Deborah Vigoda, for Ministry of Culture and Recreation, 1981.

A Time to Enjoy: The Pleasures of Aging, Lillian R. Dangott and Richad A. Kalish, Prentice Hall, N.J., 1979.

Old Enough To Feel Better: A Medical Guide for Seniors, Michael Gordon M.D., Nelson Canada Ltd., Don Mills, 1981.

I Love You But You Drive Me Crazy, Jill Watt and Ann Calder, F. Forbez Publications Ltd., Vancouver, B.C., 1982.

You and Your Aging Parent, Barbara Silverstone and Helen Kandel Hyman, Pantheon Books, N.Y., 1976.

How to Get Control of Your Time and Your Life. Alan Lakein, Signet Books, N.Y., 1973.

Stress Without Distress, Hans Selye, M.D., Signet Book from New American Library of Canada, 1974.

Beginnings. Betty Jane Wylie, McClelland and Stewart, Toronto, 1980 (revised).

The Challenge of Aging: Ulyssean Paths to Creative Living. John A.B. McLeish, Douglas and McIntyre, Vancouver, B.C., 1983.

How to Grandparent. Fitzhugh Dodson, M.D., A Plume Book, New American Library of Canada Ltd., Scarborough, Ontario, 1981.

Trust in God ... but Tie Your Camel: A Handbook for Creative Aging. Sylvia McDonald, C.N.D.; Novalis, P.O. Box 9700, Terminal O, Ottawa, K1G 4B4, 1983.

Thirty Dirty Lies About Old. Hugh Downs, Argus Communications, 7440 Natchez Av., Niles, Illinois, 60648, 1979.

Time to Live: A Guide to Pleasurable Retirement. Dr. J. Levy, free from the Mutual Life Assurance Company of Waterloo, Waterloo, Ontario, N3J 4C5, ppb.

An Ounce of Prevention: The Canadian Guide to a Healthy and Successful Retirement. Michael Gordon, M.D., Prentice-Hall Canada Inc., Scarborough, Ontario, 1984.

It's Never Too Early: A Guide to Planning and Enjoying Your Retirement Lifestyle, J. Levy and S. Kling, Stoddart Publishing, Toronto, 1985.

The Reality of Retirement: The Inner Experience of Becoming a Retired Person. Jules Z. Willing, Morrow, New York, 1981.

Looking Foward: A Guide for Retirement. CPA Publishers, Toronto, 1983. Available from Canadian Council of Retirees, 15 Gervais Dr., Don Mills, Ontario, M3C 1Y8.

Everywomen's Money Book. Betty-Jane Wylie and Lynne McFarlane, Key Porter Books, Toronto.

****Preparing Your Income Tax Return,** Arthur Andersen & Co., (Chartered Accountants).

****Are You Paying Too Much Tax?,** Beach, Wayne & Hepburn, R. Lyle, Toronto, McGraw-Hill Ryerson Ltd.

**** The Delaney Report on R.R.S.P.'s,** Toronto, McGraw-Hill Ryerson Ltd.

****1984 No Nonsense Guide to R.R.S.P.'s and Other Tax Shelters,** Steven Kelman, Toronto, Financial Times.

It's Your Money, J. Christopher Snyder and Brian Anderson, editors, Toronto, Methuen Publications, 4th edition.

***The Older Person and the Law:** An Informational Handbook, Canadian Pensioners Concerned, Ontario Division, 1984.

Easy Cooking for One or Two. Louise Davies, Penguin, London, 1980.

The Senior Chef, Ministry of Health, British Columbia, 1979.

B Canadian Fiction

The Kite. W.O. Mitchell, Laurentien Library, Macmillan of Canada, 1962.

Lusty Winter. Max Braithwaite, McCelland and Stewart, Toronto, 1978 (hardcover).

The Book of Eve. Constance Beresford-Howe, Avon Books, N.Y., 1973.

The Stone Angel, Margaret Lawrence, McClelland and Stewart, Toronto, 1968, ppb.

C Magazines

Discovery: The magazine for Mature Canadians. 302 Merton St., Toronto, M4S 1A9. $10.00/year (10 issues).

Foresight: The Magazine for Pre-retirement planning. Ootes Press, Ltd. 9821 - 108 St. Fort Saskatchewan, Alberta. T8L 2J2. $14.95/year. Published bimonthly.

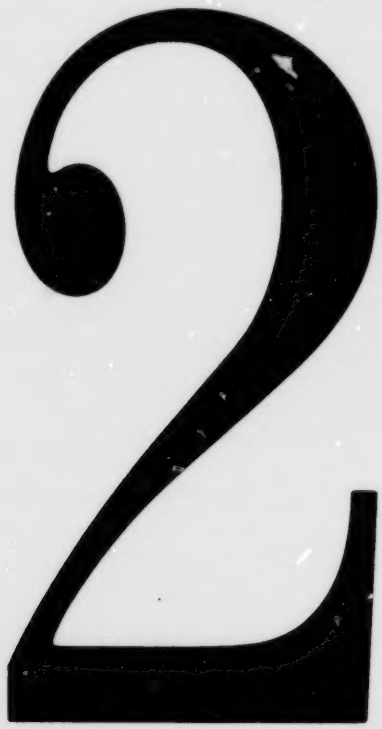
Expression - National Advisory Council on Aging, Room 1264, Ianney's Pasture, Ottawa, Ontario. K1A 0K9. (free quarterly)

* Available at Ontario Government Bookstore, 880 Bay Street, Toronto or write Publication Sales, Ontario Government Bookstore, 880 Bay Street, Toronto, Ontario M7A 1A9. Toll Free Number, 1-800-268-7540 or 1-(416)-965-6015. In Northwestern Ontario O-ZENITH 67200.

** These books are revised annually.

Retirement Planning
For Small Communities In Ontario

PROGRAM CO-ORDINATOR



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RETIREMENT PLANNING
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NOTE 2: PROGRAM CO-ORDINATOR

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

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Note 2

PROGRAM CO-ORDINATOR

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PROGRAM CO-ORDINATOR

Introduction

Congratulations on recognizing the need for a retirement planning program in your community!

You recognized the need and you are prepared to assume the responsibility of co-ordinating the program.

Larger communities have resources for presenting retirement planning programs that are not available in smaller communities. This kit will fill the gap.

This kit is designed to help you, the co-ordinator(s), develop a retirement planning program for the older adults in your community.

Planning Committee

A local planning committee may assist you, the co-ordinator, in developing a plan for the program. They will be familiar with the residents who may be potential participants. Members of this committee should be people who are experienced organizers and able to get people to work together in an efficient way. The planning committee can help with promotion and with the identification of local resource persons.

All members of the planning committee should be selected because they believe in the concept and are prepared to channel time and energy toward the program presentation. Most communities have many such people available. The planning and presentation of the first course is very important. Success begets success.

Members of a planning committee should represent key areas of retirement planning, such as financial planning (bank managers, trust company representative), and health (public health nurse or family physician). It would be wise to include committee members who are approaching retirement themselves and are aware of retirement issues.

Participants

As a co-ordinator you must recognize that retirement affects both partners, as well as other members of the family. Participants with partners should be encouraged to ask their partners to attend the course. A lower price for a couple may be a motivator.

Anyone interested in retirement planning, regardless of age, may register. The majority will be within 10-15 years of the so-called retirement age of 65. As well as partners, the typical group will include single men and women who may be separated, widowed, divorced or never married.

Retired people who have never attended a retirement planning course before will add another dimension to the course because of their experience in retirement living.

Twenty to twenty-four participants is a comfortable size of group. Each participant will bring to the program their own lifestyles, for example, patterns of active or passive leisure, habits of spending or saving.

Responsibilities of a Program Co-ordinator

The co-ordinator is responsible for helping individuals plan for their retirement through the provision of a program which uses as many up-to-date resources as possible, (printed, audio-visual and human). The co-ordinator is directing the program towards assisting members of the community in making effective preparations for a new stage of life. It is important that the co-ordinator is aware of ethnic groups within the community and makes ethnic leaders aware of the importance of retirement planning and requests that they inform their groups of the upcoming program.

A co-ordinator is not expected to be an authority on all aspects of retirement, but is someone who can present information from resources which are available, stimulate the learning process and encourage discussion.

The program co-ordinator is also responsible for working with the Planning Committee to:

- o advertise the program within the community;
- o arrange for a facility;
- o register and collect fees, if any;
- o organize details, such as:
  - budget
  - selection of topics
  - selection of speakers/resource persons
  - provide appropriate resource materials, (printed and audio-visual);
- o provide ongoing leadership;
- o attend and co-ordinate each session even when a guest speaker is present;
- o evaluate;
- o summarize and make recommendations for future programs.

The co-ordinator should try to borrow the basic books needed to present the program. Check with your local librarian about acquiring books through interlibrary loan. This system is designed for local libraries to locate and borrow books from other libraries. Planning well in advance is essential.

The co-ordinator is responsible for delivering the program as established by the program committee.

It is recommended that the co-ordinator plan each session completely making all contacts, requesting all information and finalizing miscellaneous details before proceeding to the planning of another session. Otherwise the large number of details will be overwhelming and some details may be overlooked.

GOALS

There are three types of goals for the co-ordinator in a retirement planning program.

1. the co-ordinator's goals for him/herself;
2. the co-ordinator's goals for the participants;
3. the co-ordinator's goals for resource people.

These are outlined in the following section.

1. Specific Goals for the Program Co-ordinator

- to encourage the involvement of all participants constantly throughout the program.
- to provide detailed directions for the discussion leaders.
- to establish an atmosphere which makes participants feel comfortable and at ease.
- to stimulate thinking.
- to provide up-to-date information and subject matter in each session in a logical manner and without bias.
- to highlight the community resources and support services that will be important to the participants.
- to utilize teaching methods and exercises that encourage participants to develop an understanding of their retirement planning needs.
- to recognize the special concerns of single men and women.
- to encourage participants to share their plans, hopes, concerns and ideas with the other participants and in particular with their partners.

Note 2 includes information which will assist the co-ordinator in achieving these goals.

2. The Co-ordinator's Goals of a Retirement Planning Program for Participants

The co-ordinator should determine the goals with the planning committee for the participants in a retirement planning program in their own community based on the needs of the participants. Some of the following goals may apply specifically to your community.

(a) To reduce uncertainties and confusion regarding the potentials and pit-falls of retirement and aging.

(b) To promote an attitude of anticipation and enthusiasm for retirement.

(c) To assist in the transition from a job oriented life to a leisure centred life.

(d) To provide information pertinent to the development of a realistic individual retirement plan.

(e) To develop a realization that each person has unique life skills and experiences which can benefit their community and fellow man.

(f) To stimulate an acceptance of responsibility for individual planning (and partner where applicable) for retirement.

(g) To understand the importance of maintaining present friendships and developing new relationships.

(h) To motivate participants to share ideas, plans and concerns regarding retirement.

(i) To sharpen such skills as: communications; problem-solving and decision-making; information access; management and coping with change.

(j) To raise awareness of the special problems of singles and married couples.

3. The Co-ordinator's Goals for Resource People

The co-ordinator should discuss these goals in advance with the resource person presenting the program session.

- To provide up to-date relevant information.
- To present the topic in a manner that is readily understood by all of the participants (no jargon, simple terms).
- To recognize any special concerns of the participants.
- To be flexible and prepared to adjust to the group's needs.
- To encourage participants to assume responsibility for planning for the area of retirement under discussion.
- To provide the participants with available sources of further information and assistance.

Depending on the topic, the community and the participants, additional goals may need to be established.

OLDER ADULTS AND LEARNING

To help older adults learn, it is essential to understand the meaning of learning for older adults:

1. It must be of immediate value.
2. It must be meaningful.
3. It must provide a sense of satisfaction.
4. It must make use of their experience and skills.
5. It must be interesting and varied.

A retirement planning program should fulfill all of these criteria.

Learning is an important ingredient of successful living in retirement. Many older adults associate learning with school and childhood and fail to recognize the wealth of knowledge gained during their years of life experiences as an adult -working at a job, raising a family, and helping others in the community. All of these learning experiences keep people involved and mentally alert. Research has shown that people who do not use their minds and physical capabilities when they stop work, deteriorate faster than those who have interests.

In addition to physical and social needs, older adults have intellectual needs such as:

(a) The need to understand how retirement and growing older affects them. (To discount the myth that "it's downhill all the way".)

(b) The need for mental stimulation to bolster feelings of self-confidence and self-respect. (To discount the myth that "you can't teach an old dog new tricks".)

(c) The need for new knowledge and skills as a basis for leisure activities in retirement.

(d) The need to re-learn skills (a new swimming stroke) and explore new opportunities (self-employment) that a working schedule prevented.

(e) The need for the stimulation of interaction with people of all ages, interests and aptitudes.

Some Facts about Learning in Later Years

Learning involves three steps. The information must be registered, retained and recalled. All three steps must take place for learning to occur.

Age has no effect on learning.

However, the following factors do have an effect on learning in later years.

(a) Attitude - Learning is affected by a person's attitude towards his or her aging. If this is negative, the person will not be highly motivated to participate in a learning experience.

(b) Health - Decreased hearing and poor eyesight may hinder learning for some people. However, hearing aids and corrective glasses or contact lenses can compensate for these losses. If an older person doesn't feel well, he/she won't register the information as well and won't perform a task as well. If good health is maintained and mental activity continued an older adult will have the energy to learn enthusiastically.

(c) Intelligence continues to increase well into the fifties and is maintained at least at the same level after that.

(d) Perception is required to read and absorb information. This requires alertness. When a person gets tired, feels lazy or can't hear clearly their mind may wander. The information isn't registered. They have opted out of the learning situation.

(e) Education - the more you learn, the more you are able to learn.

(f) Information Overload - Sometimes sorting through many years of memory to recall some information requires a great deal of effort. The most frequent reason for poor memory is lack of registering the information.

(g) Speed - the complexity of life experiences and the accumulation of knowledge must be sorted through in arriving at a solution. For older adults it may take longer to arrive at a decision. This apparent loss of speed doesn't detract from an older person's ability to solve problems and reach a decision.

Anxiety may alter the speed of learning. Often a task is performed at a faster rate of speed if the material is meaningful (compiling a list of your assets) or if there is an immediate reward for learning (more money). If a person is experiencing undue pressure, fear or discomfort, the learning process may be hindered.

(h) Unlearning skills or concepts can make it more difficult to learn new concepts or skills. It may be difficult for some older adults to adjust to the every day use of the metric system. Unlearning the imperial system in order to learn the metric system may be difficult. It can and will be done but it takes longer.

(i) Rigidity in some older people may be due to a sense of insecurity, a fear of the unknown, poor health or a lack of interest in changing. Most older people are not any more set in their ways than younger people. People resist change until there is a personal need for it.

(j) Transfer of learning depends on backgound experience. It will be easier to learn a second musical instrument if you have knowledge of one musical instrument. This is a positive transfer of learning.

Older adults can and do learn new things!

You can teach an old dog new tricks.

LEARNING LEVELS

Presentation of a retirement planning program involves an understanding of four learning levels. They should be automatically included in each session when planning your program.

1. **Level of Awareness**

   A participant's level of awareness can be expanded in each topic. This can be achieved by asking questions which need thought and result in individual answers. Example: Will your finances permit moving to a warmer climate following retirement?

2. **Level of Information**

   Specific information regarding each topic is provided. Example: The pros and cons of moving to a warmer climate.

3. **Level of Understanding**

   Participants are given time to personally interpret information and to come to conclusions. Talking with co-participants about their feelings based on their situation broadens their understanding. Example: Participants through small group discussions will share their personal reaction as to whether a move to a warmer climate is a realistic option in retirement.

4. **Level of Applications**

   Based on the foregoing levels, each participant (with spouse, where applicable) draws up an action plan which meets their personal needs. Example: "As you enjoy a warmer climate, how much time can you realistically afford to spend there"? and/or "As you feel that it is important to live close to your family, what are the drawbacks of making a long distance move"?

   Co-ordinators and leaders are encouraged to include the above four learning levels in each major element of their program. See Note 1 for Major Elements of a Retirement Planning Program.

METHODS OF PRESENTATIONS

There is not a single "right" way to present a retirement planning program. There are a variety of methods of presentation which can be incorporated into your program.

Three Methods of Presentation

1. The **Facilitated/Interaction** method of presentation involves a small group of participants led by a facilitator. A group facilitator incorporates small group discussion, role playing, case studies and/or activities in the program session to identify issues underlying the topic.

   This method helps to personalize the topic which is important for achieving the learning levels. Emphasis is placed on self-responsibility, as well as upon individual and group expectations within the context of the topic. This method is effective in promoting a change of attitude and behaviour.

   Research has shown that group interaction is a most effective learning method. Example: What does leisure and recreation mean to me? Leisure Planning session. (Note 6)

2. Many retirement planning programs use the **lecture** method of presentation. This program structure should provide for question and answer periods following each speaker. This method is effective for the simple dissemination of information. The question and answer period permits further explanation of the topics.

   However, the lecture method does <u>not</u> provide for personal involvement and interaction among the participants which is essential at the understanding level of learning. The co-ordinator must carefully choose and thoroughly brief the speaker or resource person for this method of presentation for it to be of value to the participants. Example: Financial planning session or nutrition session. Refer to Note 2 "Working with Resource Leaders".

3. The **Audio-visual <u>Resource</u>** method of presentation involves the reception of video taped, filmed or cassette information by the participants. The program is led by a co-ordinator who may provide some additional relevant resources to augment the information on the film, tape or cassette. After the presentation, an unstructured discussion may be held, convened by the co-ordinator. This method meets the awareness and information levels of learning.

   As there is no expert resource leader present there is no opportunity for further understanding, clarification or application of the topic or issue by the individuals present. In many cases the audio-visual resource material may be out of date. Thus information may be misinformation without expert resource leaders' input.

   * What are the needs of the participants?
   * Which methods will keep them interested?
   * Which method is more appropriate for the topic?
   * Which method best furthers the course objectives?
   * Which methods best promote involvement?

* Which methods develop skills?
* Is there variety of presentation methods?
* Does each session have good pacing?

In summary, one session of a retirement planning program should include all four learning levels by using one or more presentation methods. The session could be introduced with a lecture by the co-ordinator or with an audio-visual presentation, followed by small group discussions focused on issues specific to the session topic, concluding with summary by the co-ordinator or guest resource expert.

By following your Notes, your program will work out quite readily to your satisfaction and the ultimate learning of the participants.

TEACHING TIPS

Introduction

You should be aware at the first session of persons who have hearing and sight problems.

- Make sure that they are sitting up front, close to the speaker and/or audio-visual equipment.
- Make sure that the responses of other participants are loud enough for all to hear clearly. Remind everyone of their right to request others to "speak up".
- Make sure that the room is in a quiet location away from noises such as furnace or kitchen.
- Make sure that speakers and participants speak directly to the group and maintain eye contact.
- Make sure that small groups are placed far enough apart that their discussion doesn't interfere with others.

It is a good idea for the co-ordinator or leader to use large printing on a blackboard or flipchart to:

- summarize,
- outline the topic,
- record valuable information such as the title of a book/pamphlet,
- list sources of further information, community events or television programs of interest to the participants.

Remember: whatever you do for people with special needs will benefit everyone.

How to Use Blackboard, Flipchart, Transparencies

- The co-ordinator or speaker should address the participants, not the blackboard or flipchart.
- If you are using an overhead projector adjust the focus on the projector and check the quantity of light in the room to make sure that the transparency is sharp and clear in advance of the session.
- Write or print in a straight line large enough for everyone to see. Check with the participants seated furthest away for visability.
- Printing is preferable to an indecipherable scrawl.
- To save time, record information to be used during the session before the presentation begins.
- Use point-form.
- Make sure that the board or paper is not reflecting light.
- Step back every few seconds so that the participants can see what you have written on the blackboard or flipchart.
- For emphasis or contrast use a variety of colours of felt pens on flipchart or chalk on a blackboard, to a maximum of 4 colours.

When to Use a Blackboard, Flipchart, Transparency

Remember that a variety of teaching aids provide a chnage of pace.

A. **Use the Blackboard**

- o to keep track of information;
- o to summarize discussion;
- o to record a topic for discussion groups;
- o to note a book title, a definition, or a name, for participant's information;
- o to illustrate and explain;
- o to record information from the participants.

Remember: the blackboard is a temporary record.

B. **Use the Flipchart**

- o to record information ahead of time for use in the session;
- o to record main ideas from discussion groups and participants;
- o to summarize feedback from small group recorders;
- o to post around the room as a record for sharing information, ideas and opinions;
- o to provide a "Take away" record for the co-ordinator or resource person.

C. **Use Transparencies on an Overhead Projector**

- o to present cartoons, graphs, charts;
- o to focus a presentation by speaking to the points outlined on the transparency;
- o to provide a permanent record of your presentation;
- o to summarize feedback;
- o to record information, ideas and opinions.

Handouts

Booklets, leaflets, photocopied information sheets are effective means of increasing learning and retention, if they are carefully chosen or prepared, and used. Too many handouts may detract from the session's purpose.

How to Use:

- o Normally handouts are distributed following the presentation, unless you intend to have the participants refer to specific sections during the presentation. If handed out during the presentation, people will read the handout and ignore the speaker.

- o All handouts should make a significant contribution to the topic.

- o If material is photocopied or reproduced, make sure that the copies are clean and understandable and do not violate copyrights.

- o Choose the materials wisely.

How to Judge a Good Resource Material

A program co-ordinator may find a large number of bookets and pamphlets on some topics, e.g. financial planning and health. Business and governments have produced many such information sources. If participants are given too many booklets they may not read any of them. It is the responsibility of the co-ordinator and resource person(s) to choose only those sources of information that are useful for the participants. The following check-list will help you in making the decision.

1. Is it necessary in order to increase the knowledge of the participants? Do they <u>really</u> need it?

2. Is it an appropriate length - short enough to be read easily, but long enough to be informative?

3. Does it provide pertinent, interesting and up to date information?

4. Is the subject matter presented accurately and honestly without bias, deception or exaggeration?

5. Is it well organized, clearly written and concise?

6. Is it positive in approach?

7. Is it obtainable locally?

8. Is the price right? (hopefully free)

9. Is it the best material on the subject?

A small number of handouts are more likely to be read, used and saved for future reference.

Accumulating the handouts is a time consuming task for the co-ordinator or resource leader. If they are not used, it is wasteful and costly.

Worksheets

Worksheets may be pen and pencil exercises to be completed individually. They are used to personalize the particular issue of retirement planning. In some cases, the individuals share their findings in a small group situation or couples may share their findings outside the classroom. For instance, "My Leisure Lifeline" in the Leisure Planning session may be completed in this manner.

There are usually no right or wrong answers. The goal of the worksheet is for the participants to learn more about himself/herself in retirement.

Worksheets provide "hands on" experience for the participants that will carry over into retirement.

When choosing worksheets prepared by others, judge their usefulness to you and the participants by considering:

- Is the print large enough?
- Is there enough space to answer?
- Are the questions clear, relevant, meaningful?
- Does the worksheet add to the participants' knowledge?

Case Studies

In the case study method of presentation the participants use the facts presented in the case and apply a problem solving approach to decision making. This may be done individually or in small groups of 4-6 participants plus a leader.

Why use case studies?

- To acquaint the participants with situations that describe actual problems faced by some people in retirement.
- To apply problem-solving and decision making skills to retirement living.
- To provide the participants with an opportunity to contribute their suggestions for solutions in a receptive atmosphere.
- To illustrate or emphasize an issue.
- To deal with a delicate subject.
- To improve the communication skills of participants.

How to use the case study technique

The case study should be carefully written with all points or issues precisely described. The co-ordinator or resource leader will find some examples of case studies in Note 6 Leisure Planning and Note 8 Living Alternatives.

The co-ordinator serves as a good listener while the participants explore alternatives in small groups.

The following guidelines may be helpful for the co-ordinator:

- Each participant should have a copy of the case study.
- Clarify the case study - are there any questions?
- Emphasize the problem-solving process. (see below)
- Remain objective - don't influence the decision.
- Accept the alternatives and decision of each group.

Case studies add variety to a presentation, break monotony, arouse interest and clarify situations. By working objectively on a personal problem of mythical people, participants may be dealing with a similar situation present or future in their own lives.

Case studies can be fun as well as productive!

Problem-Solving and Decision Making

Logical steps in problem-solving improves the quality and efficiency of any group decision. The skills of decision making consist of choosing the most relevant alternatives based on the information at hand in a case study.

The alternative that is finally selected is merely the best solution that is available under the circumstances.

Several clearly defined steps are required for an individual or a group to reach a decision. They are as follows:

Step 1 Recognition of the problem.

Step 2 Describing the problem in a manner in which each group member understands the problem.

Step 3 Discovering the cause or nature of the problem.

Step 4 Suggesting possible solutions or surveying alternatives. Brainstorming may be helpful. (see below)

Step 5 Selecting the "best" solution - reaching a decision acceptable to the group.

Step 6 Evaluation - checking the solution against the problem as originally defined.

Brainstorming

Brainstorming is a technique for solving problems. The leader states the problem and asks participants for solutions. Many ideas are generated by everyone. All ideas are accepted as possible alternatives.

The basic ground rules of brainstorming are:

No criticism.
No discussion.
No judgments.
No comments.

By brainstorming a great number and variety of ideas are created, more so than by convential problem-solving methods. What appear to be the least likely solution may prove to be the most appropriate solution.

Brainstorming is very useful in case studies.

Discussion Guidelines

What is a discussion?

A discussion is a pooling of ideas, opinions, experiences and knowledge by a group of people.

A discussion may result in a better understanding of the ideas involved as well as an increase in knowledge of the topic.

When is a Discussion Helpful?

(a) After a speaker or panel presentation, such as a panel of recently retired people speaking about their specific leisure interests.

(b) After the showing of a film or videotape, such as "Snowbirds", the discussion would focus on moving to southern U.S.A.

(c) After a demonstration, such as flexibility exercises that can be done readily by most older adults in a health planning presentation.

(d) To analyze a statement, quotation or question such as: the myth of "you can't teach an old dog new tricks" in improving an understanding of attitudes towards aging.

(e) To reach an understanding of rules, responsibilities and expectations such as: the application for C.P.P., U.I.C. benefits, G.I.S., etc. in a financial planning session.

A. Large Group Discussions

1. **What is the role of a large group discussion leader?**

A program co-ordinator may be the discussion leader in a retirement planning program. A discussion leader should be prepared with knowledge of the topic.

The discussion leader is responsible for making the interaction informative and worthwhile.

In doing so, the discussion leader may need:

- to summarize what has been said;
- to redirect the discussion;
- to state what seems to be the group agreement or disagreement;
- to be alert and sensitive to the flow of the discussion;
- to be flexible and adaptible;
- to not monopolize the discussion;
- to summarize the main points at the end;
- to control an individual monopolizer.

The discussion leader should encourage the participants to:

- stay on the subject;
- to join in the discussion;
- to listen;

- o to let others have an equal chance;
- o to respond to all members of the group.

2. **Considerations to help a large group discussion**

(a) Seating Arrangements: A circular or rectangular arrangement is best. Each person should be able to see the face of all others. Name tags or place cards make it more personal.

(b) Planning ahead: The discussion leader should:

- o make an outline of the topic for discussion;
- o plan the time schedule;
- o acquire any resource material, such as leaflets;
- o set up the seating arrangements.

3. **Conducting a large group discussion**

(a) After the presentation, start when everyone is paying attention. Outline the procedure and the time schedule. Introduce the topic, explain the objectives and pose any questions or statements for discussion.

(b) Lead the discussion. Remember to encourage participation, keep it "on topic", clear up confusion, control monopolizers and private conversations and summarize frequently. The leader may need to restate or rephrase opinions.

(c) Forewarn participants of time left for discussion. Close the discussion by identifying the highlights, arrive at solutions or conclusions and propose recommendations for further action.

4. **Questions**

Simple questions, or statements requiring a "yes" or "no" answer do not encourage discussion, unless you follow it with "why".

Open type of questions that promote opinions encourage involvement of more people. This leads to a more productive discussion.

Some examples of questions which are helpful to discussions are:

- o How did you arrive at that opinion?
- o What are some other alternatives?
- o What might be the consequences?
- o What is the purpose of ....?
- o How is this related to ....?

An appropriate quotation may be used to stimulate discussion.

Always allow long enough for someone to answer the question.

If there is no response, try rewording the question or ask for someone's help such as: "How can we clarify this?"

If you, the leader are asked a question and don't know the answer, redirect the question to the group. For example: What do the rest of you think? or How would you answer that?

If you don't know the answer, offer to find the answer and bring it back to the next session. It is a wise leader who admits they do not know rather than bluff it.

5. **People Problems**

(a) Late comers - you may feel that it is necessary to briefly review what has occurred so far in the program. At the break or at the end of the program you may fill in the details of the part that they missed.

(b) The quiet person - try to determine the reason for their reticence to participate. Take into consideration any possibility of hearing loss or lack of familiarity with the English language. The friendliness of the group may eventually encourage the quiet person to participate.

(c) Monopolizers and Know-it-alls - may restrict the participation of the other members of the group. They inhibit discussions. The leader can use this person to the advantage of the group by having them start the discussion. This may stimulte the rest of the group. However, the leader must control these individuals. This can be done by directing specific questions to knowledgeable members - look at that person directly.

The leader can interrupt the monopolizer by saying "thank you Alice". Now let's hear from some of the others", or "that's interesting, Jim. I wish that we had the time to go into it as thoroughly as we should". Turn away from the monopolizer and direct your remarks to another member of the group.

(d) Mini discussions - may occur when two people have their own discussion. This disturbs the whole group and must be dealt with by the leader. One solution is to call on one of the people involved and ask for their opinion. You might ask the two people if their discussion is of interest to everyone else. If it is, they can be asked to share it with the entire group.

(e) Conflict - can occur when two people have strongly divergent opinions. This may lead to tension and inhibit productive discussion. You can help by asking each person to briefly summarize their points of view and acknowledge to the whole group that different opinions are acceptable and should be respected by all.

6. **Problems leaders may have to face**

- Too much to cover in too little time. This is a common concern for leaders of discussion groups. If everyone feels rushed they may become bogged down or opt-out of any worthwhile discussion. A leader could assign some tasks to be done at home, or could break down the tasks into small units.

- Keeping the discussion on topic. This may be difficult at times if the group contains a few strongly opinionated and vocal members. Be patient. In most cases the discussion will come back on topic of its own accord. If this doesn't occur, a leader can interject with a question, a statement or a referral back to the purpose of the discussion.

- A disagreement with the opinion and direction that the discussion is taking. A leader should try to be as unbiased and non-judgmental as possible in order to encourage participation. However, if your viewpoint has not been expressed, you may include it in the pool of opinions of the group.

- Feeling inadequate at times. This is an honest reaction. You need to remind yourself a leader is not expected to be an authority on all topics.

- Time. 10-20 minutes is a good length of time to spend on an issue. This allows each person to contribute but not too long to exhaust the issue. Too little time is better than too much time. A leader is the best judge of the need to continue or close the discussion. A leader should not be afraid to exercise authority in terminating a discussion.

B. Small group discussions

At times it may be worthwhile to divide a large group into smaller groups of 5 to 7 individuals. Small group discussion encourages learning through the sharing of ideas, information and concerns of individuals planning their retirement. Small group discussion allows for a more personal interaction and often allows individuals who would be reticent to speak out in a large group to voice their opinions.

How do you form small groups?

There are a variety of ways to form small groups. The co-ordinator must consider the makeup of the large group and make a decision on what approach is most appropriate. The following are examples of different approaches.

(a) Male/Female/Mixed The leader may wish to separate men and women into different groups or have a well balanced mix of men and women in each group depending on the topic. For example, when discussing the concerns of retirement, separating men and women into different groups usually promotes more openness and results in quite different concerns. On the other hand, a mix of men and women in a group discussing changing roles and relationships may provide for an enriched learning experience.

(b) Marital Status - a well balanced mix of married individuals and singles is a good idea when discussing a case study based on general topics. However, you may wish to separate the married couples and single individuals into separate groups using case studies which mirror problems specific to those groups.

(c) Type of Job - a well balanced mix of men and women who are working in a variety of situations may be desirable when discussing opportunities for leisure time. In some instances you may wish to put all of the full-time homemakers in one group, the farmers in another, the business men in another and the working married women in another group. Because of the similarities this could produce a discussion which would be more valuable about the changing amount of leisure time available after retirement.

(d) Friendship - let everyone choose their own group. However, it should be recognized that this may not be the most productive approach as friends may not find it easy to discuss feelings on sensitive issues with individuals that they know well, such as feelings of inadequacy and guilt feelings about family.

(e) Counting off by Numbers - 24 individuals would number consecutively from 1 to 4, this would result in 4 groups of 6 individuals each.

(f) Assign each person to a group. You, as a leader will have to make the decision based on your knowledge of the members of the group and the issue under discussion.

The Role of the Program Co-ordinator

- o to divide the large group into effective smaller groups;
- o to outline the discussion topic clearly and concisely;

- o to check for complete understanding of the task;
- o to provide guidance during discussion, if needed;
- o to accept each group report;
- o to encourage total participation.

Each small group needs a leader and a recorder. If some people have had previous experience as leaders and recorders of small groups, they should be encouraged to fulfill these duties at the first session. Others will learn from them and can volunteer for future small group discussions. If no one volunteers then the co-ordinator asks specific people to undertake these roles.

The Role of the Small Group Leader:

- o to initiate and guide the discussion as outlined by the co-ordinator;
- o to encourage individuals to express their views;
- o to clarify ideas;
- o to control monopolizers, wanderers and know-it-alls;
- o to promote rapport among group members;
- o to summarize the discussion as needed.

The Role of the Small Group Recorder:

- o to listen carefully;
- o to record the opinions expressed by the groups without personal bias;
- o to ask for clarification when necessary;
- o to restate the development of the discussion;
- o to record relevant ideas, recommendations, solution or decisions;
- o to report the small groups' findings to the large groups.

Responsibilities of Group Members:

- o to participate and contribute ideas;
- o to listen to the input of others;
- o to keep an open mind;
- o to help to keep the disucssion on topic.

Note: Groups whose membership doesn't change from topic to topic may run the risk of becoming boring and unproductive. Constantly changing the make up of the small groups will allow for freshness and productivity in discussions.

AUDIO-VISUAL GUIDELINES

This section is intended for both co-ordinators and resource leaders.

The main purpose of a film, videotape or slide is to improve knowledge.

The use of an audio-visual aid in a retirement planning program provides a change of pace for everyone.

Frequently a film or videotape can concisely present information in a more understandable way than a lecture or a book. The visual impression may remain much longer.

1. Selecting Audio-Visual Aids

Audio visual materials can be very effective tools in the hands of a well-prepared leader.

By careful selection and use of audio-visual materials a leader can:

(a) motivate the participants;
(b) clarify information;
(c) present new ideas;
(d) stimulate discussion;
(e) encourage independent thinking;
(f) influence attitudes;
(g) summarize what has been learned.

In selecting audio-visual materials, a leader might answer the following questions about their usefulness for a specific situation:

1. Is it the best means available to realize the goal?
2. Does it present an up-to-date picture of ideas and information?
3. Is it appropriate for the age, intelligence, interest and experience of the participants?
4. Will this material make the learning situation more realistic and concrete?
5. Will it make learning easier and quicker?
6. Does it present information in an interesting manner?
7. Does it stimulate the participants to think critically?
8. Does it help the participants to develop and improve skills?
9. Is it worth the time and effort involved in its use?
10. Will it be available at the required time?

2. Preparation

Preview the film, slide or videotape and decide on its usefulness for your group. Determine your objectives for this presentation.

Place your reservation for the film as early as possible. If you need to borrow or rent equipment such as a projector and screen do this at the same time.

3. **Presentation**

(a) **Introduce** the film, slide or tape outlining the overall content and the reasons for showing this particular film, slide or tape.

Describe the specific points that you want them to look for as they view it. Write these points on a flip chart or the blackboard.

(b) **Show** the film, tape or slide under the best possible conditions. This requires planning in advance. Extension cord and extra bulbs may be needed. If you are not familiar with the projector, ask the lender to brief you thoroughly on its operation and on the solutions to any possible problems.

- o Ask your group at their first meeting if anyone has a working knowledge of audio-visual equipment. This can be helpful to you throughout the program.
- o Double check the reservations 48 hours in advance of showing.
- o Pick up the film and equipment early enough to allow time to set it up in your room, so that everyone has the best visibility possible.
- o Before your session begins, thread the projector or insert the video tape, check the focus and advance it to the beginning of the picture. Adjust the volume. Make sure that all you need to do is turn down the lights and turn on the machine when you are ready to show it.

(c) **Discuss** the previously determined points/ questions outlined on the flip chart or blackboard.

Small groups may be appropriate for a thorough discussion of each point or question.

Finally, the co-ordinator or leader should summarize the film - the purpose, content and conclusion.

(d) It would be helpful to keep a record of the general suitability of each audio-visual aid, the changes to consider and the recommendation for future use.

(e) Return the film and equipment promptly and report any problems to the lender.

Special Tips for Planning and Organizing

(a) Ahead of time become familiar with the names of the participants. Make name tags and a class list.

(b) Ahead of time, read the personal profile sheets (see note 3) carefully so that you are familiar with individual skills and experience.

(c) Be organized - arrive at least 15 minutes before class to set up your room and greet people.

(d) Always start on time and finish on time.

(e) No smoking in the classroom is preferable. However, a nearby location can be used at the break for those who wish to smoke.

(f) If possible attend a session or a program led by an experienced program co-ordinator.

(g) Be familiar with the flow of the total content of the program and the latest available resources in your community.

As a co-ordinator you should:

- o stimulate;
- o clarify;
- o inspire;
- o promote thinking;
- o provide enjoyment;
- o provide reality;
- o encourage new ideas;
- o encourage discovery;
- o encourage decision-making;
- o encourage problem-solving;
- o promote openness to change;
- o be enthusiastic!

POINTS TO REMEMBER

- o Older adults often have feelings of insecurity when entering a new situation. Accent the positive and incorporate their opinions and ideas.
- o A variety of program presentation methods should be offered.
- o Remember that the program should promote interaction among the participants that will produce feelings of approval and recognition as well as promoting companionship.
- o Participants should never feel threatened, inadequate, embarrassed or made to feel foolish.
- o Each participant needs to feel that their opinions are important and will be valued.
- o Short units of work add variety and maintain interest.
- o A 15 minute break is essential.
- o Look for and be aware of expertise within the group that can be used to enhance the program.

- Be aware of the "singles" in the group. Often coming alone to a new situation is a major step. Encourage those who are attending without their spouses to bring their partner to a future session.
- Local community opportunities should be emphasized and their need for the experience of older adults.
- The co-ordinator should make a good first impression. Establish a warm, friendly learning atmosphere.
- Establish clear concise goals for the program, for yourself, for the participants and by the participants.
- At each session post the goals established by the participants so that everyone can see the progress of their learning situation.
- Continuous evaluation by the participants is necessary if learning is to be effective. This helps the co-ordinator judge how well the program is succeeding in helping the participants learn what they intended to learn.

Summary

Effective presentation methods will add to the learning experience of the participants. Effort must be put into a thorough job of preparation before each session.

The use of a variety of teaching techniques and presentation methods adds impact to the messages. It sustains a higher level of interst and increases the likelihood of retention.

The more practice you can get in using a variety of techniques and methods the more effective your presentation will be. Your self-confidence will increase proportionately.

WORKING WITH RESOURCE LEADERS

Although some program co-ordinators may be able to conduct some topic sessions in a program, there are some areas in which a speaker with experience and knowledge is necessary, e.g., financial planning, estate planning and legal affairs.

The program co-ordinator is responsible for choosing resource leaders. The following guidelines will help you.

How do you find and choose a Resource Leader?

- o If possible ask other retirement planning program co-ordinators. They may know of speakers who have made a good presentation on a specific topic.
- o Your community may have a nurse, lawyer, doctor or bank manager who has experience working with older adults and is aware of the issues of concern to individuals planning retirement.
- o Recently retired individuals with specific knowledge on a topic will be an additional asset.

Community Sources for specific topics may include:

(a) Financial planning:
- accountants
- financial planners
- investment counsellors
- Federal Government - Canada Pension Plan, etc.
- representatives from banks, trust companies, credit unions

(b) Health planning:
- local doctor
- public health nurse
- V.O.N.
- St. John Ambulance
- geriatric nurse from local hospital or nursing home
- Health Education Department of nearest college or university
- home economist/nutritionist

The resource person should have a large number of older adults as patients or clients. There should be a wellness focus.

(c) Estate planning:
- experienced local lawyer
- trust company or bank representative

(d) Living Alternatives:
- local housing authority representative
- Ministry of Housing representative
- town planner from region
- panel of retired people from a variety of accommodations

(e) Leisure planning:
- local field consultant with Ministry of Tourism and Recreation
- local or regional Parks and Recreation Department representative

- administrator of an Older Adults Centre
- a panel of retired people with a variety of leisure time interests

The following characteristics and qualities are important in choosing a resource leader.

A resource leader should have a thorough knowledge of the topic and should be prepared to present the information in an unbiased way. For example; a lawyer speaking about wills and estate planning should concentrate on the specific information rather than unduly stressing the need for a lawyer's service. Similarly, trust company representatives and bank managers. They should not hand out a large number of their company's free forms, flyers and products.

A resource leader should be a capable public speaker who encourages discussion.

A resource leader should have credibility in the eyes of the group members. An overweight doctor who chain smokes will not be as credible as one whose appearance and habits are good examples or role models.

A resource leader should be up-to-date in all aspects of their area of expertise. The information should be of specific importance to the participants.

If you cannot observe a potential resource leader, check with reliable sources in the community for appropriate individuals and attempt to verify the recommendations before approaching the individuals.

Certain logical steps should be taken to assure that your session plans will be smooth.

1. Be honest and clear about the needs of your participants.

2. Meet with each resource leader one to two months in advance to discuss:
   - the overall program outline
   - the importance of participation in each session
   - the time framework for their presentation
   - any specific issues you are aware of and would like to see included
   - list the points to be addressed by the resource leader such as: R.R.S.P.s, annuities, etc.
   - handouts for photocopying
   - supplementary resource pamphlets
   - fee, if any; method of payment
   - a brief resume to be used in introduction

3. Confirm arrangements by sending each resource leader a "Session memorandum"; see Note 3, Appendix A.

4. Two to three days before the session check with the resource leader by phone to verify time, place and any final details.

5. The program co-ordinator should be in attendance and introduce the resource leader. Arrange for a class member to thank the speaker on behalf of the group.

6. A thank you letter to the resource person is appreciated.

7. The program co-ordinator should ask the participant for feedback regarding the resource leader.

   If everyone is satisfied, arrange well in advance of subsequent programs for this person to present at the next series.

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* Available from the Ontario Government Bookstore, 880 Bay Street, Toronto, M7A 1A9.

**** Also See Note 1: "Sources of Valuable Information on Retirement Planning for Participants".

Retirement Planning

For Small Communities In Ontario

PROGRAM PLANNING

3

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

Ontario

RETIREMENT PLANNING
PROGRAM
FOR
SMALL COMMUNITIES
IN
ONTARIO

NOTE 3: PROGRAM PLANNING

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

Note 3

PROGRAM PLANNING

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PLANNING FOR THE PROGRAM

1. Consideration for Location

- o Accessibility
- o Ample parking, nearby and well-lit
- o Suggestions for Location
  - church buildings
  - community and recreation centres
  - local library (auditorium or meeting room)
  - school - library, open space, staff room, counselling centre
  - vacant store front
  - retirement/nursing homes - activity room
  - local industry, bank or trust companies
  - halls - lodge, labour, legion
  - apartment building
- o Facility
  - comfortable, attractive, private room
  - accessible for disabled persons - ramps, wide doorways and accessible washrooms
  - good lighting
  - well ventilated
  - temperature control
  - adequate electrical outlets (3 prong)
  - comfortable chairs that can be moved for small group discussion
  - tables that will seat 6 to 8 persons
  - tables for co-ordinator, display and break
  - accommodation for coats, boots
  - smoking area provided
  - convenient washrooms
  - juice, tea, coffee, milk and water available.

Room Set Up

The members of a large group should be able to see the co-ordinator, resource persons and each other easily. They should be able to see the blackboard, flip chart and screen clearly. Ideally no one should be looking at anyone else's back.

It is very important that people with hearing loss or visual problems sit where they can hear readily and see everyone comfortably.

Large Group Arrangement

The best arrangement is a rectangle or square with all the chairs placed on the perimeter, this is a particularly useful arrangement in sessions where participants need a table for writing. In sessions where tables for writing are not necessary a large circle is an alternative.

Small Group Arrangement

For small group discussions the same principles of arrangement apply. The 5-7 persons in each group can place themselves around the outside perimeter of a large table.

The ideal situation would be a ground floor room with windows, large enough to accommodate 24-30 people seated at tables and chairs with sufficient space to move around as needed. Schools, churches, town halls, community centres usually have such facilities.

If a ground floor facility is not available, participation by individuals with disabilities can be restricted.

2. **Considerations for Materials and Equipment** (also see Note 2 for "Audio-Visual Guidelines" and Note 3 Appendix B "Session Checklist for Co-ordinator)

(a) Audio visual equipment may be needed by the co-ordinator and/or resource person throughout the program.

- o Screen - pull down or portable
- o Projector - 16 mm
  - overhead
  - slide
- o Video tape playback unit
- o microphone

(b) The following may be needed at each session:

- o blackboard - fixed or portable
- o flip chart(s)
- o tackboard or wall space for display purposes
- o lectern

(c) Name tags will assist the participants in renewing old acquaintances and meeting new people. They will be helpful to the co-ordinator in identifying the names on the registration list. Depending on your community size and situation, name tags may assist the resource persons in the presentation of their topic by the use of first names in responding to questions.

When you use name tags, write or print the first name in large letters using a fat felt tip marker and use a fine tip marker for printing the last name in smaller letters. Everyone can read the first names easily.

JOHN
Smith

3. Considerations for Size of Groups

(a) Number of Program Participants

Many experienced retirement planning programmers believe that 20-24 participants produces an optimum learning situation.

From 12 to 24 participants can be accommodated in a learning environment that is worthwhile for all. Depending on the costing structure of your program, it may be difficult to break even with fewer than 12 participants.

A program with more than 24 participants may require a greater use of the lecture method or may necessitate a co-ordinator.

(b) Number of Participants in Small Groups

Five to seven persons per small group is ideal. Small group discussions incorporating a larger number of persons become unwieldly and non-productive for the individual members.

4. Consideration for Time Frame

(a) The time of year and the time of day are important considerations in planning a retirement course. Courses offered in the fall often receive greater response from people in the community. However, if the expected participants are involved in jobs where daylight hours in fall and spring are utilized to the fullest, such as farming, it may be preferable to offer the program in the late fall and winter months.

It is advisable to survey your community well in advance to decide on the most appropriate times.

(b) Darkness may be a deterrant for some older people. It may take more time to get to the hall, church or school. Often the facilities in a small community are on the outskirts and parking is a serious consideration. Plan the starting and completion times of each session with this in mind.

(c) A retirement program is more beneficial if presented in as compact a time frame as possible. This results in greater integration of information, retention of learning and richness of experience through group interactions. It is not wise to spread a program over any longer than 7 weeks.

Two possible models of retirement planning programs are described in note 1. The total time for the models is 18-21 hours.

Another option which a co-ordinator may wish to consider would be three consecutive Saturdays. This would result in 18-21 hours of course time. This model is not described in note 1. It is possible to adapt model A to such a format.

The nature of your community will help you decide which model of retirement planning program is most suitable locally.

5. Considerations for Program Promotion

Once you have completed your needs assessment you can decide on a positive, interesting name for your program. The title of your program is very important. It will catch people's eyes and arouse their interest.

Advertising should include a description of who the course is directed to, the objectives, and the content of the course to help individuals make up their minds. This often will persuade reluctant individuals to participate.

Your promotion should include the message that spousal involvement is extremely important, thus the day of the week should be chosen carefully, so that it does not conflict with local activities, such as church groups, Women's Institute, 4H Clubs or Horticultural Society meetings.

Involve local groups in promoting the program including ethnic communities. Make use of the local newspapers, radio stations and community calendars for free publicity. Encourage ministers, rabbis and priests to announce the program to their congregations.

Neat colourful clearly worded posters can be tacked to local bulletin boards in supermarkets, drug stores and hardware stores.

Talk it up with your friends and acquaintances. Word of mouth can be one of the best types of advertising.

6. Considerations for Costing

Each community is unique. The costs of presenting a retirement planning program for local residents will vary depending on whether there are charges for resource persons and equipment.

The following checklist may help you with this task.

	Cost	Free
. **Personal Profile** (See Appendix C)		
Personal Profile		
- typing		
- duplication		
- mailing		
. **Facility**		
- room		
- Janitor/Custodian		
- parking		
- break (refreshments)		
- tables/chairs		
- blackboard		
- flip charts		
- projectors		
- screen		
- other -		
-		
-		
. **Publicity**		
- typing		
- duplication		
- mailing		
. **Co-ordinator**		
- pay		
- travel		
- accommodation		
. **Resources**		
- films, tapes		
- booklets		
- photocopying*		
. **Resource People**		
TOTAL COSTS		
. **Expected Income**		
- registrations		
- donations**		
TOTAL INCOME		

* If resource person is paid for services, he/she should provide own handouts.
** By local companies.

7. Considerations for Content

Many retirement planning programs consider only the benefits and health aspects of retirement. The social and psychological aspects of adjusting to retirement are ignored. Little emphasis is given to time and leisure, as well as changing relationships, legal issues, housing and self-development. All of these basic components of retirement should be included in a worthwhile program.

Also check Note 3, Appendix C for an explanation on the importance of using the **Personal Profile.**

Major Elements of a Retirement Planning Program

Each retirement program will vary somewhat in content because of the individual needs of each group. The following nine topics are recognized as Basic Elements. Listed under each basic element are issues for inclusion, many of which will appear under more than one basic element due to the complex nature of retirement planning.

(1.) Attitudes and Feelings toward retirement

- sense of community
- volunteerism
- isolation and loneliness
- problems for singles
- second career
- life planning
- alterantive lifestyles, where? with whom?
- flexibility
- emotional well-being
- myths
- feelings of self esteem and responsibility

(2.) Planning goals setting and problem solving

- sense of community
- problems for singles
- second career
- life planning
- alternative lifestyles, where? with whom?
- flexibility
- personal finances
- personal concerns and priorities

(3.) Relationships

- social involvements
- isolation and loneliness
- problems for singles
- coping with losses
- family relationships
- sexuality
- spousal relationships
- emerging retirement responsibilities and roles
- family roles
- company benefits

- widowhood
- guardianship
- feeling of self esteem and responsibility

(4.) Leisure

- satisfying use of time
- continuous learning
- sense of community
- volunteerism
- isolation and loneliness
- problems for singles
- second career
- emerging retirement responsibilities and roles
- travel
- fitness

(5.) Health

- isolation and loneliness
- spiritual well-being
- second career
- coping with losses
- sexuality
- emotional well-being
- aging process
- nutrition
- fitness

(6.) Legal issues

- consumer protection information
- emerging retirement responsibilities and roles
- personal finances
- company benefits
- widowhood
- wills, estate planning
- guardianship
- trusts
- contracts

(7.) Self-development

- continuous learning
- spiritual well-being
- second career
- consumer protection information
- coping with losses
- emerging retirement responsibilities and roles
- emotional well-being

(8.) Finances

- second career
- consumer protection information
- life planning
- emerging retirement responsibilities and roles
- travel
- personal finances

- pensions, government, insurance, employer, other
- company benefits
- widowhood

(9.) Housing

- consumer protection information
- sense of community
- satisfying use of spare time, hobbies, and interests
- family relationships
- alternative lifestyles, where, with whom and types of accommodation
- travel
- personal finances
- wills, estate planning

The co-ordinator should be sensitive and alert to the plans, issues and feelings of the participants and be prepared to adjust the program accordingly.

8. **Goals** of a Retirement Planning Program

See Note 2: Co-ordinator.

- Specific Goals for the Co-ordinator
- The Co-ordinator's Goals for Participants
- The Co-ordinator's Goals for Resource People

9. **Evaluation Considerations**

Evaluation provides information to the co-ordinator, resource leaders and participants in the form of an assessment of how well the program is going. Evaluation can make a program more effective, efficient and enjoyable.

The more feedback that is received the greater the possibility of providing enriched programs in the future.

Who should evaluate?

The program co-ordinator is responsible for all evaluations. A self-assessment by the co-ordinator is as important as the on-going and final evaluations by the program participants.

By sharing decisions on the program, participants feel a stronger commitment and receive greater benefits.

How can evaluation be done?

The co-ordinator should respond to the following questions:

- o Why do I want to learn something from the participants?
- o What do I want to know?
- o When do I want to evaluate?
- o From whom do I want to collect the information?
- o How will I collect the information?
- o What will I do with the information?

- How will the information be summarized, interpreted and used? Who will do this?

When should evaluation be done?

Evaluation is a continuing process.

Ongoing evaluation is helpful to the co-ordinator, resource leaders, advisory committee and participants in order to adjust the program to improve its value to the participants.

Ongoing evaluation permits the participants to express their opinions about the program in an objective manner at the end of each session. They should be given the opportunity and freedom to say what they think without signing their name to the critique. This allows the co-ordinator to make changes in the course.

Final evaluation at the end of the program provides a more comprehensive feedback from the participants which is useful for future planning. A self-evaluation by the co-ordinator at the end of the program is very important for improvements in delivery of future programs.

How will the information be collected?

Ongoing evaluation can be done informally at the end of each session by a brief discussion. A simple questionnaire or rating scale can be used at the end of each session which will give the co-ordinator immediate feedback on each session. e.g. Appendix D Sample A, Sample B. Another way to evaluate a session is to collect the answers to some questions by a show of hands and record the responses and suggestions on a flipchart.

A formal program evaluation should be given out at the last session and returned to the co-ordinator. This permits personal opinions and comments by each participant submitted anonymously allowing participants to be frank and honest. e.g Appendix E. Sample A, Sample B.

A self-evaluation by the co-ordinator at the end of the program is essential for the success of future programs. This should be done right after the last session while observations are fresh. e.g. Appendix F.

10. Considerations for Follow-Up

On completion of the course, the participants should be aware that it is their responsibility to follow through with their planning. In order to help the participants the co-ordinator may wish to consider follow-up methods such as:

1. A future meeting of the participants, at their initiation, to discuss the progress of their plans and any previously unrecognized issues. This could be in the format of a party, for example, pot luck supper, dessert and coffee.

2. A written commitment, which the participant makes during the final session, is mailed back by the leader to the participants six months later. This could take the format of:

   o My retirement commitment to myself is _____

   _____

   o I will take the following steps _____

   _____

   o It is important to me that I further investigate the areas of _____.

   o I will do this by _____ (date) _____.

3. A short newsletter to participants which includes sources of new materials, activities and plans of participants.

4. Complete a "To Do" list. See Note 4.

APPENDIX A

This is a sample of a memo sent by the co-ordinator to resource persons who will complete it and return it to the co-ordinator. This comfirmation assures that the co-ordinator and the resource person(s) are fully for each session prepared.

Session Memorandum

To: _____ (Name of co-ordinator)

From: _____ (Name of resource person)

To be returned by: _____ (2 weeks before session)

Re: **Confirmation for Retirement Planning Program.**

Date of presentation: _____

Time of presentatio: _____

Title of presentation: _____

Resource person: name _____

Address: _____

_____

Business phone: _____ Home phone: _____

Location of program: name _____

Address: _____

_____

Time of presentation: _____

Check where appropriate

Donated time:

Fee: $_____

Honarium $_____

Mileage _____km

Expenses _____

Hotel Accommodation, if applicable

Date of reservation: _____

Confirmation No.: _____

Name of Hotel: _____

Address: _____

Phone No.: _____

Supplies needed - please check appropriate boxes

Blackboard		Microphone
Flip chart		Overhead Projector
Fat felt markers		16mm Projector
Lectern	Screen	Slide Projector
Photocopies of handouts	(attach)	Video tape playback Unit
		Beta ___
		VHS ___

Please attach a brief biography for introduction purposes.

APPENDIX B

Session Checklist for Co-ordinator

This should be completed for each session. By doing so, you can rest assured that the preparations for each session have been amalgamated onto this session checklist.

Title of session: _____

Date: _____

Location: _____

Number of participants expected:
Session Resource Personnel

(a) Name: . Confirmation Reveived
topic: Yes No
time:

(b) Name: . Confirmation Received
topic: Yes No
time:

(c) Name: . Confirmation Received
topic: Yes No
time:

Room set-up: Chairs No. Tables No. Display tables No.

Type of set-up -

Handouts

Name of Publication	Who is responsible Co-ordinator or Resource Person

Health Break, number of coffee other
juice milk
water tea

Audio Visual Check if needed

Projector 16mm screen
slide
overhead

Video tape play back unit ___ ½" ___ 3/4" ___ Beta ___ VHS

Titles: Film, Video tape etc. _____ Responsibility of

Display Materials	
Name	Responsibility of Co-ordinator or Resource Person

Photocopies (i.e. case studies, exercises, info)	No.	Responsibility of Co-ordinator or Resource Person

References for session needed by co-ordinator (texts, posters, lecture notes, transparencies).

Miscellaneous

Item	No.
Name Tags	___
Flip Chart	___
Fat Felt pens	___
Microphone	___

Item	No.
Blackboard	____
Lectern	____
Eraser	____
Chalk	____
Masking tape	____
Thumb tacks	____
Lined paper	____
Transparencies	____
Extra bulbs for A.V. equipment, specify	____
Extension cord	____
Room locations signs	____
Scotch tape	____
Push Pins	____
Pens or Pencils	____
Pens for transparencies	____
Waste paper basket	____

THE PERSONAL PROFILE

Appendix C

The co-ordinator is responsible for getting a confidential profile from each participant at the beginning of the program. It is important that the participants be informed that only the co-ordinator will see the confidential profile and that they will be destroyed at the end of the program. Furthermore, participants should be aware that it is to their advantage to provide as much information as possible, as this helps to assure as successful a retirement planning program as possible for each participant.

As a co-ordinator you will summarize this information into a class profile which can be used in determining issues or topics to be emphasized. For example, if the class profile indicates that a number of participants wish to retire early from their present job in order to work part-time at a new job, this information will be useful to the resource leaders of the financial planning, leisure opportunities and changing relationships sessions. They can deal with the specific issues involved.

A sample Personal Profile form for photocopying will be found on the next 2 pages.

Personal Profile

This information will be seen by the co-ordinator only. If for personal reasons you do not wish to confide specific information about yourself, that is fine. Please complete the questionnaire as accurately as possible. By filling out this profile you will be helping the co-ordinator to design a program which will meet your needs.

Circle appropriate answer and/or fill in specific information.

1. I live in the country ; in a town ; in a house ; in an apartment .

2. I am under 50 years of age
   55-54 years of age
   55-59 years of age
   60-64 years of age
   65-69 years of age
   over 70 years of age

   I am married
   single
   widowed
   separated
   divorced
   never married

3. My family responsibilities include:

   . spouse , homemaker, retired
   . children at home, number , ages _____
   . parent(s) living with you, ages _____
   . parent(s) living near you, ages _____
   . other family responsibilities _____
   _____

4. My last school year of formal education was _____
   (a) level attained _____
   (b) courses taken _____
   . I have, have not taken adult education courses before. Describe course _____
   _____

5. Presently I work full-time ; part-time ;
   I am unemployed ; retired ;
   My job responsibility is _____
   Is retirement compulsory? ; at what age? ;
   I wish to retire early, yes ; no ; at age ;
   I wish to work after retirement, yes ; no ;
   Full-time ; Part-time ;
   My spouse/partner works full-time ; part-time .

6. My major areas of volunteer work are: _____
   _____

   My current non-work or leisure interests and activities are _____
   _____

7. I am interested in becoming involved in the community doing _____
   _____

   I am interested in further education in:
   (a) interest courses such as _____
   _____
   (b) credit courses such as: _____
   _____

I am interested in other leisure activities such as: _____

_____

8. My reasons for attending the retirement planning program are:

_____

_____

_____

Personal Profile

This information will be seen by the co-ordinator only. If for personal reasons you do not wish to confide specific information about yourself, that is fine. Please complete the questionnaire as accurately as possible. By filling out this profile you will be helping the co-ordinator to design a program which will meet your needs.

Circle appropriate answer and/or fill in specific information.

1. I live in the country ; in a town ; in a house ; in an apartment .

2. I am under 50 years of age
   55-54 years of age
   55-59 years of age
   60-64 years of age
   65-69 years of age
   over 70 years of age

   I am married
   single
   widowed
   separated
   divorced
   never married

3. My family responsibilities include:

   . spouse , homemaker, retired
   . children at home, number , ages _____
   . parent(s) living with you, ages _____
   . parent(s) living near you, ages _____
   . other family responsibilities _____
   _____

4. My last school year of formal education was _____
   (a) level attained _____
   (b) courses taken _____
   . I have, have not taken adult education courses before. Describe course _____
   _____

5. Presently I work full-time ; part-time ;
   I am unemployed ; retired ;
   My job responsibility is _____
   Is retirement compulsory? ; at what age? ;
   I wish to retire early, yes ; no ; at age ;
   I wish to work after retirement, yes ; no ;
   Full-time ; Part-time ;
   My spouse/partner works full-time ; part-time .

6. My major areas of volunteer work are: _____
   _____

   My current non-work or leisure interests and activities are _____
   _____

7. I am interested in becoming involved in the community doing _____
   _____

   I am interested in further education in:
   (a) interest courses such as _____
   _____
   (b) credit courses such as: _____
   _____

I am interested in other leisure activities such as: _____

_____

8. My reasons for attending the retirement planning program are:

_____

_____

_____

APPENDIX D **Sample A**

SESSION EVALUATION

The following format is a simple method of feedback that can be used for each session.

Session title _____ Date _____

Would you take one minute of your time to fill out the following form? It will help us in improving the program. Be honest in your response.

Please circle the appropriate phrase.

1. **I think that in this session I learned**

   A great deal quite a lot some a little nothing

2. **On the whole, tonight's session was**

   excellent good average poor of no value

3. **I am leaving this meeting feeling**

   enthusiastic encouraged all right disappointed frustrated

Please give your suggestions for improvement.

_____

_____

_____

_____

_____

_____

_____

_____

APPENDIX D **Sample B**

SESSION EVALUATION

The following evaluation is a sample method of feedback that can be used for each session.

Please note this session with respect to its value to you. Be honest in your response.

Circle the appropriate number.

Session _____

Helpful				Useless
1	2	3	4	5
Interesting				Boring
1	2	3	4	5

Please give your suggestions for improvements

_____

_____

_____

_____

_____

_____

_____

_____

RETIREMENT PLANNING PROGRAM EVALUATION

1. How did you find out about this program?

   _____

2. From which topics did you receive the most practical help?

   (i) _____

   (ii) _____

   (iii) _____

3. What changes or additions would you make in the program?

   _____

   _____

   _____

4. What, if any, changes in your attitudes toward retirement have occurred as a result of participating in this program?

   _____

   _____

   _____

5. Would it be helpful to have a follow-up program? _____

   If yes, what issues and skills would you suggest?

   _____

   _____

6. Please make any comments about the course that you wish.

   _____

   _____

   _____

APPENDIX E **Sample B**

RETIREMENT PLANNING PROGRAM EVALUATION

1. How did you find out about this program?

   _____

2. From which topics did you receive the most practical help?

   a. _____

   b. _____

   c. _____

3. What aspect of retirement would you like to have discussed more fully?

   _____

   _____

   _____

4. To what extent have the following assisted your learning? Check appropriate column.

	A Great Deal	Somewhat	Not Helpful
Other Participants	_____	_____	_____
Handout Material	_____	_____	_____
Reading	_____	_____	_____
Speakers	_____	_____	_____
Program Co-ordinator	_____	_____	_____
Own Thinking	_____	_____	_____
Other	_____	_____	_____

5. Do you feel more prepared for retirement at the end of the course?

   _____

   _____

   _____

6. What changes in your attitudes toward retirement have occurred as a result of participating in this course?

   _____

   _____

   _____

7. Do you think that sessions of ___ hours each is an appropriate format for this program? _____ If not, what would you suggest?

_____

_____

_____

8. Would it be helpful to have a follow up course? _____ If yes, what topics would you suggest?

_____

_____

_____

9. Please make any comments about the course that you wish.

_____

_____

_____

_____

_____

_____

APPENDIX F

CO-ORDINATOR'S SELF-EVALUATION

A conscientious co-ordinator may wish to determine how effective is his/her leadership and teaching. The following questionnaire is a helpful guideline in evaluating your successful and not so successful approaches to your retirement planning program.

1. Do you readjust your program sessions to meet the needs of the participants?

2. Do you actively seek advice and suggestions from the participants?

3. Are you satisfied with the interest and enthusiasm of the participants?

4. Do you have a high rate of drop outs?

5. Do you see any evidence that the program is stimulating interest in the community?

6. Have you established a friendly, informal atmosphere in the program?

7. Do you make use of a variety of: resource people, special abilities of participants and presentation techniques?

8. Do you write down your recommendations and suggestions for change as they arise?

9. Do you tend to reject negative feedback and take it personally rather than view it in a positive light allowing you to enhance future programs?

Retirement Planning

For Small Communities In Ontario

RETIREMENT AND YOU

4

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

Ontario

RETIREMENT PLANNING

PROGRAM

FOR

SMALL COMMUNITIES

IN

ONTARIO

NOTE 4: RETIREMENT AND YOU

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

NOTE 4 **RETIREMENT AND YOU**

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RETIREMENT AND YOU

Introduction

Retirement and You is the first session of the Retirement Planning Program and as such sets the stage for the following sessions. With the assistance of the session checklist found in **Note 3: Program Planning** (Appendix B) the program co-ordinator should be organized, confident and at ease. It is very important that all participants feel welcome and comfortable. Signs outside and inside the building pointing the way to the program location, greetings at the door of the room by the program co-ordinator, and a name tag waiting for each registrant provide a welcoming atmosphere. A display table of articles, magazines and books for browsing is helpful. It is wise not to have session handout materials available as it provides a distraction from the mingling of participants. The chairs and tables should be set up in advance in an informal manner. **Note 3: Program Planning** outlines the details involved in considerations for location, materials and equipment which will assure a smooth take-off for the program.

A wise program co-ordinator recognizes the importance of establishing and maintaining an atmosphere that encourages learning, sharing and enjoying throughout this session and following sessions.

The program co-ordinator is the ideal person to lead this session. **Topics to be Covered** indicates references and sources of information on retirement planning. The **Main Ideas** section outlines the proposed involvement of the participants in planning for their retirement and clarifies the action steps expected of the co-ordinator in implementing the learning objectives. Emphasis is placed on the responsibility of each individual to develop their own plans for their retirement. The program co-ordinator will stress that the program can provide information and ideas to assist the participants in planning but the program cannot plan for them. Research has shown that those who prepared for retirement thoughtfully and carefully are happier and more contented in their later years than those who haven't.

My TO DO list is a page on which each participant can accumulate the things that they need to know or investigate further throughout the program.

In this session ample time has been built in for an exchange of names, backgrounds, plans and concerns for retirement. The lecturettes should be short and encourage comments, questions and interaction between the participants. The handouts and worksheets should be distributed when they are about to be used in the session, not beforehand.

In introducing the Retirement Planning Program the program co-ordinator may include the following points in the opening remarks.

1. Welcome to the program - a brief description of the origin of the idea for the program in this community and the role of the Planning Committee in developing the Retirement Planning Program of the Recreation Branch, Ministry of Tourism and Rereation.

2. Housekeeping items such as information on parking, washroom locations and smoking arrangements. A notebook or binder is a good idea for each person.

3. The format for each session such as time parameters, importance of name tags, purpose of the break. See Note 3: Program Planning Considerations.

4. The design of the program as a teaching/learning event directed towards individuals planning for retirement in small communities in Ontario. Some of the information is unique to each locality such as leisure and recreation opportunities, kinds of housing and opportunities for community involvement.

5. The importance of interaction between participants as a source of information exchange; of questionning for clarification and further information; and of contribution of each person in sharing their personal resources of experience and expertise.

6. The Goals as suggested in **Note 2: Program Co-ordinator**. (Goals of Co-ordinator for participants).

7. The methodology includes lectures by experts on specific topics such as financial planning; lectures by the co-ordinator and resource persons; large group discussions, small group discussions, audio-visual presentations, and self-development exercises.

8. A copy of the program can be distributed.

9. The importance of evaluation of each session to the future success of progams.

10. The Personal Profile sheet is to assist the program co-ordinator and resource persons in directing their presentation to the issues and concerns of the participants. The class profile summarizes this information in a non-personal manner. It is essential that each participant return their completed form before they leave the first session.

11. A suggested reading list should be compiled and given out at the first session. The co-ordinator can use the Sources of Valuable Information on Retirement for Participants list found in **Note 1: Introduction** as a source of selection of books which would be useful for the people attending the retirement planning program in your community. Copies may be displayed at each session.

N.B. It is expected that the program co-ordinator will be familiar with the contents of Notes 1, 2 and 3 well in advance of this session.

TOPICS TO BE COVERED for a 3 hour session

- Introduction to the program (10 min)
- Get acquainted exercise (10 min) See Guidelines for Leader
- Advantages of participating in a retirement planning program (10 min) See Note 2. Goals.
- What does retirement mean to me? (30 min) pen and pencil exercise. See Guidelines for Leader
- Major Elements Affecting a Satisfying Retirement (10 min) **Options,** page 12 and see Note 3: Program Planning.
- What does retirement mean? (20 min)
  - definitions of retirement
  - when does it occur?
  - how may it occur? Handout - Phases of Retirement*
  - who are the retired in Ontario?

  see **Options** - pages 6-9; **Planning Your Retirement** (Wigdor) pp. 13-33, and Guidelines for Leader
- Adjusting to Retirement (60 min)
  - shifting gears,
  - aging, fact and fiction; Exercise; **'Ideas About Aging'***
  - socioeconomic changes today
  - factors affecting a satisfying retirement,*
- Sources of Valuable Information on Retirement Planning - Suggested Reading List, see Note 1: Introduction
- Why the Rest of Your Life Can Be the Best of Your Life*.
- Summary
- Evaluation and closure.

* Copy for photocopying ihcluded in Attachments for Photogcopying

Learning Objectives

- To establish a friendly, informal, relaxed learning environment.
- to develop a perspective of mutual hopes, concerns and ideas characteristic of people planning for retirement.
- to encourage participation in discussion because of the unique life experiences each person brings to the program which can be useful to others in the group.
- to recognize that retirement is just another transition period in life characterized by certain elements of change which affect a satisfying retirement.
- to provide information on retirement.
- to share individual expectations of retirement.
- to recognize misconceptions and common myths about aging and retirement.
- to identify societal decision making that may affect retirement.

MAIN IDEAS

Participants will:

- explore their sources of identity other than the "job".
- consider their hopes, concerns and ideas for retirement.
- be surprised that their concerns are shared by others.
- be provided with factual information regarding retirement and aging.
- identify many of their own beliefs and attitudes towards growing older.
- develop an awareness of the importance of a positive attitude through knowledge in planning for retirement.
- recognize that planning for retirement increases life satisfaction among retired people.

MATERIALS NEEDED BY PARTICIPANTS

Notebook, pen and pencil

Program Outline

A suggested reading list. See Note 1: Introduction.

SATISFYING RETIREMENT YEARS

Depend on

- MONEY
- HEALTH
- PLACE TO LIVE
- PEOPLE WHO CARE
- ACTIVITIES
- FLEXIBLE ATTITUDE
- ABILITY TO GIVE UP JOB
- COMMUNITY CONTRIBUTIONS
- RELATIONSHIP WITH PARTNER
- INDEPENDENCE
- INFORMATION ACCESS
- SPIRITUAL WELL-BEING
- SKILLS
  - COMMUNICATION
  - DECISION-MAKING
  - COPING
  - MANAGEMENT

"PHASES OF RETIREMENT"

Enjoyed															
Years of Age	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90
Did not Enjoy															

IDEAS ABOUT AGING (A quiz for self-scoring)*

In this section, circle the appropriate answer.

1. Approximately what proportion of Canadians 65 and older live in institutions (mental institutions, extended-care hospitals, nursing homes, etc.)?

   a. 7% b. 15% c. 28% d. 40%

2. What proportion of retired people in Ontario are in receipt of Guaranteed Income Supplement payments (in addition to their Old Age Security payments)?

   a. 28% b. 40% c. 55% d. 74%

3. As an adult ages, research shows that learning abilities can be expected to:

   a. decline substantially
   b. remain about the same
   c. increase substantially

4. About what proportion of the Canadian population is 60 years old and above in 1982/83?

   a. 5% b. 8% c. 13% d. 18%

5. On the average for Canadian **men** who are already 50 years old, the remaining life-expectancy is about how many years?

   a. 15 b. 20 c. 25 d. 30 e. 35

6. On the average for Canadian **women** who are already 50 years old, the remaining life-expectancy is about how many years?

   a. 15 b. 20 c. 25 d. 30 e. 35

*LW Preforms/82 (adapted for Ontario/84)

Reference: Lynch, James H. and B. Gail Riddell, **Retirement Education: A Multi-Group Discussion Approach.** Centre for Continuing Education; University of British Columbia, Vancouver, B.C. V6T 1W5.

IDEAS ABOUT AGING

Answers to Quiz and Discussion Material

This material shows the answers for the questions on the quiz. It also provides additional discussion about the matters questioned. **Read through the material, checking your quiz answers as you go. Mark each of your incorrect answers.**

Answers

1. **Answer: 7%** Only about 7% of people over 65 are institutionalized. Of the other 93%, more than half live with their spouses, one quarter live alone, and a small percentage live with relatives.

2. **Answer: 40%** In 1984, less than 40% of Ontario OAS pensioners were also receiving partial or full GIS payments. Without this additional income, a significant proportion of the retired population would be living below the subsistence level. In some provinces, as many as 80% of the retired people require GIS.

3. **Answer: "remain about the same"** An older person's IQ remains about the same, so long as the person is in good health and remains mentally active. It is true that an older person might require longer to learn something new, but he or she can learn it just as well as the younger person. Factors that contribute to a more general "slowing down" of ability include a sterile social environment, and an educational system that does not encourage older people to participate. It has been seen that younger people tend to stereotype older persons as unable to learn new things. As we age, we might tend to accept the prevailing myths and really believe that we are growing less mentally able. A sad effect of this kind of thinking is that older people might try fewer new things.

4. **Answer: 13%** In Canada, about 13% of the total population is now aged 60 or above. Retired people command a significant and still-growing bloc of the adult population ... over 20% of the voting population, in fact. People over the age of 65 constitute close to 10% of the Canadian population; for comparison, the proportion over 65 is about 14% in France and the United Kingdom and near 11% in the United States. In some towns in Ontario, about 20% of the population is aged 65 or above.

5. **Answer: 25 years**

6. **Answer: 30 years**

   At age 50, a man can expect almost 25 more years, a women 30 years. Interestingly, for the man who has achieved the age of 50, the figure does not really represent much of an increase over expectancy in the year 1900; the increase since then for the 50-year-old woman, however, is more than twice that for men (almost nine years more for women now than in 1900). Life expectancies for people over 50 are lengthening faster today, because of advances in medical science, and, at the moment, increases continue to be greater for women than for men at all ages. At age 65, for example, men can now expect to live close to 80 on the average, and women to about 83.

12 REASONS WHY THE REST OF YOUR LIFE CAN BE THE BEST OF YOUR LIFE

1. You can become the person you always wanted to be.
2. You can live where you would like - without the limitating factors of your job.
3. You can go skiing or fishing anytime the mood suits you.
4. You can throw away the alarm clock.
5. You can avoid associations with people you may not like.
6. You can stop worrying about raises and promotions.
7. You can finish a good book if it takes all night - and sleep until noon if you please.
8. You can wear slacks and sport shirt on weekdays if you wish (grow a beard, wear jeans and gold necklace).
9. You need never again find it necessary to play office politics.
10. You can abandon forever the pretext of keeping up with the Joneses.
11. You can waste time without feeling guilty.
12. You can build castles and not be disappointed when they crumble.

Henry Legler, 1967

MY TO DO LIST

What	Who/Where/How
Examples:	
1. Review and update my will,	My lawyer or Legal Aid Information or the Lawyer Referral Service (toll free).
2. Investigate travelling by freighter.	. travel agent, talk to Joe Brown who went on a freighter up the St. Lawrence. . call Ontario travel or their toll free number. . write the Toronto Star Travel Section.

Guidelines for the Leader

1. Get Acquainted Exercises. page 12

2. What Does Retirement Mean to Me? page 13

3. What Does Retirement Mean? page 13

4. Adjusting to Retirement. page 14

Information for the Leader

Ontario's Aging Population page 15

Charts and Tables from Directory of Accommodation for Seniors in Ontario, 1984. page 20

Get Acquainted Exercises

Choose from any of the following.

1. Empty your wallet or purse. What do you find?

   There is proof
   - That you exist (birth certificate or S.I.N. card)
   - That you have a place to live (keys)
   - That you drive a car (license)
   - That you are an unique individual

   What else do you find?

   Pictures; receipts; membership cards; tickets to a concert, a baseball game, a dance; old keys; scraps of paper with old telephone numbers. These are all identities other than "the job".

2. In groups of 3; for 5 minutes.

   Share:
   - Who am I?
   - Why am I attending the program?

   Change groups and repeat.

3. In small groups (6-8) for 10 minutes.

   Discuss 'the best tip I have ever heard (or that I can give others) regarding retirement is ...'

Note:

If the members of the group know each other, the co-ordinator or leader may choose to use exercise 1 with the whole group participating. To encourage participation the co-ordinator should take the initiative and identify objects that tell a great deal about him other than his job.

If the members of the group do not know each other, exercise 2 will encourage participants to get to know each other. Ask partners to join different groups. At the end of 5 minutes the leader can get everyone to choose 2 other people that they don't know and share their responses with them for another 5 minutes.

Exercise 3 encourages a positive attitude toward retirement and assists participants in sharing their expertise with others in the class.

What Does Retirement Mean To Me?

Note: The co-ordinator should be familiar with small group discussion methods as outlined in **Note 2: Program Co-ordinator** - Teaching Tips.

(a) The co-ordinator writes the question on the flipchart or blackboard and asks the participants to write down in their notebooks the first ideas that come to their mind (words or short descriptive phrases).

Time: 60 seconds

Feedback: The co-ordinator asks for the participants to share short responses. They are recorded underneath the question on the flipchart or blackboard.

(b) In small groups with a group leader/recorder, discussion can centre on the following question.

What changes do you see in your life because of retirement?

Each person will write their own answers to this question in their notebook.

Time: 5 minutes

Discuss the responses as a group. The small group recorder can summarize the concerns and issues of the group members. The responses can be listed by the leader/recorder on a flipchart page, if available. Otherwise a page in their notebook could be used to summarize the groups discussion.

Time: 15 minutes

Feedback: The co-ordinator receives the report from each group and develops an overall summary on a flipchart page or the blackboard. The co-ordinator should conclude by noting the issues shared by a majority of people, such as finances; the different concerns of partners, such as income for men and changing roles for women; and the different issues for single persons, such as increased leisure time. The positive and negative issues can be noted as well as the expectations and concerns.

Time: 10 minutes.

What Does Retirement Mean?

The co-ordinator can lead this topic. A short lecturette based on notes taken from the following sources:

Options pages 6-9
Planning Your Retirement (Wigdor) pages 13-33
*Ontario Aging Population
* Charts and Tables from Directory of Accommodation for Seniors in Ontario.

A handout on Phases of Retirement is a useful reference point for this topic. See Attachments for Photocopying.

* a copy is included in this Note.

Adjusting to Retirement

The co-ordinator can lead this topic based on information available in the reference books by Hunnisett, Wigdor, Kling/Levy and others. See Note 2: Co-ordinator.

The exercise on Ideas About Aging provides some facts for discussion. Further information can be found in Guidelines for the leader - Ontario's aging population.

The handout **Factors Affecting a Satisfying Retirement** provides a perspective on areas of potential adjustment in retirement.

ONTARIO'S AGING POPULATION

Introduction

Ontario's population, like that of other provinces in Canada, is growing older. There are fewer children and more elderly recorded in the census. In 1981, 9.7% of the total population of Canada was over 65 years of age, while 10.1% of Ontario's population was elderly. It is interesting to note that 3/4 of the elderly in Canada reside in three provinces, Ontario, Quebec and British Columbia. Ontario is home for 1/3 of the total elderly population of Canada. It won't be long before 1 million people will receive Especially for Seniors from the Ontario Advisory Council on Senior Citizens.

Not only are there more older adults but they are living longer. Improvements in sanitation, advances in medicine and better housing have contributed to a lower infant death rate and a longer life span. In 1981, every day across Canada, 172 people celebrated their 90th birthday, steadily adding to the 62,845 ninety year old Canadians. It is now the 100 year old man or woman cutting a birthday cake who is featured in the local newspaper. When interviewed about their reasons for longevity, most centenarians credit maintaining an interest in activities and people as a major contributor to their satisfaction with life. In 1981, approximately 4,475 Canadians each blew out 100 candles on their birthday cake.

Urban areas of more than 1,000 people are home for 3/4 of the elderly of Canada. Their number is growing as more farmers retire to towns and cities. As young people leave the rural areas for employment in towns and cities the percentage of elderly in rural areas increases. The total numbers may be small but the proportion is high.

In Ontario, the demographers predict that by the year 2001, 14% of the population will be 65 years of age and older. By 2021, the baby boomers will reach 65 and push this proportion to 20%. The Government of Ontario has real reason for concern in planning future policies and programs to meet the increasing need for services of a growing greying population.

The proportion of over 80 year olds is increasing at a faster rate in the 1980's than any other age group of elderly people. 93% of retired people live independently in the community either on their own or with family or friends. The average age of entrance to a nursing home in Ontario today is 84 years. Only about 7% of the total number of elderly need to live in an institution. Often decline in health and independence that precipitates the decision to move to a long term care facility can be postponed by participation in recreational activities.

Many more of the over 75 year olds are women. In 1981 there were 4 men to every 7 women in this age group. At 85 years the figure jumps to 4 men to every 10 women. Old old age is truly a women's world. Women seem to have benefited more from medical advances than men. Today a woman of 65 can expect to live to age 84, while a man of 65 can expect to live to age 79. The need for and reliance on family and community support services, including recreation, increases with age. The provision of such services by various levels of government permits this growing group of elderly to live out their lives with dignity and self-respect in familiar surroundings as long as possible. It is not unusual to learn that a 92 year old man or woman maintains an apartment and

joins in the activities at the local seniors' centre. The available support services permit them to maintain their independence and an interest in society.

There are many regions, counties and districts in Ontario with 1 in every 5 citizens over the age of 60. This is true for Prince Edward County, Victoria and Muskoka. Haliburton has every 4th person over 60 years of age. In Grey County 16% of the senior population is more than 80, a total of 2,330 of the 14,655 elderly. The same situation is repeated in Huron, Manitoulin and Prince Edward. This increase in the number of elderly in need of community services, including recreation, places great demands on the limited financial and human resources of governments and agencies. The population in 36 of the 52 regions of Ontario is above the Ontario average of 10.1% who are 65 or older.

The attached copies of Tables 1, 3 and 4 from the Directory of Accommodation for Seniors in Ontario, March 1984 provide sources of further exploration of the extent of the greying of Ontario, pages 21-25.

Thus many areas of Ontario already have a population distribution predicted for 2025, 40 years from now. The elderly population of Ontario is increasing steadily. Older adults are spending more years in retirement. More of these years are spent in good health permitting active participation in recreation. More persons, particularly women, are living to a frail old age. The need to provide recreation services for the frail elderly is increasing proportionately.

Quality of Life

One of the purposes of recreational services for the elderly is to enhance the quality of life. What is quality of life?

The Canadian Government Report on Aging describes quality of life as "the desire of all people to achieve a state of personal well-being that is rooted in, but goes beyond, immediate social and economic roles". To deal with the whole person, it is essential to include "the very basic aspects of everyday living - relationships with family, peers and community, leisure and recreation activities".

The elderly are no different from any other age group. They need the basic things we all need: food, clothing, shelter, exercise, medical care, recreation and fun.

The social needs of the elderly are essentially what we all need. These needs are:

- to be part of the world (not to feel isolated).
- to be loved, wanted and needed by family and friends.
- to be independent.
- to feel worthwhile and useful.
- to feel a sense of belonging.
- to share experience, knowledge and skills.
- to be able to express anger and be listened to.
- to continue to make decisions and act on them.
- to learn and to grow.
- for dignity and self-respect.
- for a confidant or a very close friend.
- for privacy, a space of one's own.
- for mental and physical stimulation.

Recreation services at Senior Centres try to provide the environment that will help elderly persons fulfill their social needs. The elderly may find it difficult to meet their social needs if they do not have access to recreational services in their community. Companionship, appreciation, self-assurance and stimulating interests are vital to the quality of life of any person. The elderly are no exception.

The transportation needs of the elderly are:

- to maintain an independent lifestyle.
- to go for recreation.
- to fulfill social needs for human contact.
- to visit family and friends.
- to go shopping.
- to attend elderly persons' centres.
- to go to health care providers.
- to go to rehabilitation services.

If transportation is not available to the elderly they are prevented from participating in recreation activities. Lack of transportation severely limits access to the other basic things of life such as medical care, clothing and food.

Historical Perspective - Ontario

It is only in relatively recent years that the Ontario government has provided more than "assistance to the aged poor". Since 1950 the well-being of the elderly has been slowly improved by the introduction of a wide range of federal and provincial programs in the areas of community services, health and medical benefits, institutional care, shelter and income maintenance for the aged.

Community services for the elderly were introduced in Ontario in 1958 to provide homemaker and nursing care only. However The Elderly Persons Social and Recreational Centres Act passed in 1961 assisted "non-profit organizations with the costs of building and expanding social and recreational centres for the elderly". The Elderly Persons Act of 1966 added funding for home support services such as meals-on-wheels, wheels to meals, assistance with shopping and heavy cleaning. By 1979 Ontario had 115 Elderly Persons Centres (E.P.C.). Vacation Care and Day Care have been introduced since then.

The Ministry of Community and Social Services has encouraged the E.P.C.'s to provide home support services. By the end of the 1970's many Homes for the Aged were providing Vacation Care as well as drop-in centres. In most cases recreation activities were one of the services available to the elderly. The focus of the E.P.C.'s is to meet the needs of the well elderly - those who can get to the centre and want to take part in the programs at the centre. E.P.C.'s in some cases are linked to Homes for the Aged and/or Nursing Homes.

The province's provision of community services for the elderly has become so diverse that the question of co-ordination and financing has been raised. There is also a question of the need and priorities of seniors as described by the seniors themselves.

The Committee on Aging of the Ontario Social Development Council in 1981 addressed the question of whether the increasing public funds being spent on services for older persons are meeting the needs of the older population. Are they adequate? Are they reaching those who most require assistance? How do the aged see their situation, their problems and their needs? The Committee on Aging organized Resoundings to ask seniors across the province how well they were faring and what they saw as possible solutions to their problems The 6 regional meetings involving 400 participants identified five areas of concern to elderly persons in Ontario:

- "Easier access to existing services through local co-ordination and better publicity.
- the development of a full network of home care and home support programs to enable elderly persons to remain in their own homes.
- a broad range of housing alternatives designed to maintain the independence of aged persons in their own communities.
- improved transportation facilities and programs, particularly for rural areas.
- affordable and accessible health services."

Resoundings also found that adequate transportation services are vital to ensure the independent functioning of aged persons. Without adequate transportation the social and recreational lives of the elderly are limited. Even with transportation service "the physical hurdles associated with its use discourage

many older persons". "In most areas, there are very few alternative means of transportation available for the frail elderly, the handicapped or those in wheelchairs".

Resoundings' findings and recommendations were presented to the government in June, 1983.

The following charts and tables are from the **Directory of Accommodation for Services in Ontario**, March 1984, Provincial Secretary for Social Development Queen's Park, Toronto, Ontario, M7A 1A2, Statistics/Reference Section.

TABLE 1: ONTARIO - CHANGES IN SELECTED AGE GROUPS, ONTARIO POPULATION, 1971-1981 AND 1976-1981

Age Group	Number*		Change, 1971-1981	
	1971	1981	Numerical*	%
Under 20	2,921.9	2,695.5	-226.4	-7.7
20-44	2,662.3	3,319.1	656.8	24.7
45-64	1,474.5	1,742.3	267.8	18.1
65 & Over	644.4	868.2	223.8	34.7
TOTAL	7,703.1	8,625.1	922.0	12.0
60 & Over	924.5	1,224.7	300.2	32.4
70 & Over	416.6	562.7	146.1	35.1
80 & Over	124.2	170.7	46.5	37.4

Age Group	Number*		Change, 1971-1981	
	1976	1981	Numerical*	%
Under 20	2,881.6	2,695.5	-186.1	-6.5
20-44	3,011.2	3,319.1	307.9	10.2
45-64	1,632.6	1,474.5	158.1	9.7
65 & Over	738.9	868.2	129.3	17.5
TOTAL	8,264.4	8,625.1	360.7	4.36
60 & Over	1,065.2	1,224.7	159.5	15.0
70 & Over	478.0	562.7	84.7	17.7
80 & Over	143.6	170.7	27.1	18.9

* in thousands

Source: Census of Canada 1976, Statistics Canada, Cat. 92-823, 92-835
Census of Canada 1981 (Based on advance information received from Statistics Canada prior to publication).

TABLE 3: ONTARIO - NUMBER AND PERCENTAGE OF PERSONS OVER SPECIFIED AGES FOR REGIONAL MUNICIPALITIES, COUNTIES, DISTRICTS, AND MAJOR MUNICIPAL REGIONS, 1981

Locality	Type*	Total Population	Age Groups In Years			
			60 & Over		80 & Over	
			Number	%	Number	%
Algoma	D	133,550	14,370	10.8	1,665	1.2
Brant	Co	104,425	16,760	16.0	2,455	2.3
Bruce	Co	60,020	10,470	17.4	1,675	2.8
Cochrane	D	98,875	11,085	11.2	1,275	1.3
Dufferin	Co	31,145	4,155	13.3	650	2.1
Dundas	Co	18,950	3,450	18.2	545	2.9
Durham[a]	RM	283,640	30,205	10.6	4,305	1.5
Elgin	Co	69,710	11,980	17.1	2,035	2.9
Essex	Co	312,480	47,625	15.2	7,690	2.5
Frontenac	Co	108,135	16,310	15.1	2,380	2.2
Glengarry	Co	20,250	3,770	18.6	590	2.9
Grenville	Co	27,180	4,740	17.4	710	2.6
Grey	Co	73,825	14,655	19.8	2,330	3.1
Haldimand-Norfolk[b]	RM	89,445	14,770	16.5	2,120	2.4
Haliburton	Co	11,365	2,950	26.0	310	2.7
Halton	RM	253,885	26,165	10.3	3,220	1.3
Hamilton	RM	411,445	63,985	15.6	8,990	2.2
Hastings	Co	106,885	17,620	16.5	2,385	2.2
Huron	Co	56,125	10,865	19.4	1,675	3.0
Kenora	D	59,420	6,540	11.0	685	1.2
Kent	Co	107,020	17,190	16.1	2,690	2.5
Lambton	Co	123,445	17,360	14.1	2,360	1.9
Lanark	Co	45,675	8,705	19.1	1,460	3.2
Leeds	Co	53,765	10,140	18.9	1,505	2.8
Lennox & Addington	Co	33,040	5,090	15.4	795	2.4
Manitoulin	D	11,000	2,145	19.5	325	3.0
Middlesex	Co	318,185	46,065	14.5	6,795	2.1
Muskoka	D	38,370	8,030	20.9	1,030	2.7
Niagara	RM	368,290	59,510	16.2	8,310	2.3
Nipissing	D	80,270	10,895	13.6	1,375	1.7
Northumber-land	Co	64,965	12,300	18.9	1,655	2.5
Ottawa-Carleton	RM	546,850	71,095	13.0	9,595	1.8
Oxford	Co	85,920	14,215	16.5	2,255	2.6
Parry Sound	D	33,530	7,125	21.2	915	2.7
Peel	RM	490,730	34,685	7.1	3,980	0.8
Perth	Co	66,095	11,630	17.6	1,920	2.9
Peterborough	Co	102,450	18,635	18.2	2,325	2.3
Prescott	Co	30,365	4,560	15.0	610	2.0

Continued

Locality	Type	Total Population	Age Groups In Years: 60 & Over Number	60 & Over %	80 & Over Number	80 & Over %
Continued						
Prince Edward	Co	22,335	4,550	20.4	685	3.1
Rainy River	D	22,795	3,795	16.6	490	2.1
Renfrew	Co	87,485	14,110	16.1	2,130	2.4
Russell	Co	22,415	2,755	12.3	475	2.1
Simcoe	co	225,070	36,280	16.1	4,380	1.9
Stormont	Co	61,925	10,125	16.3	1,425	2.3
Sudbury	RM	159,780	16,900	10.6	1,560	1.0
Sudbury	D	27,070	3,240	12.0	270	1.0
Thunder Bay	D	153,995	21,255	13.8	2,585	1.7
Timiskaming	D	41,290	7,105	17.2	885	2.1
Toronto	MA	2,137,395	318,195	14.9	44,515	2.1
Victoria	Co	47,855	10,465	21.9	1,290	2.7
Waterloo	RM	305,495	38,200	12.5	5,400	1.8
Wellington	Co	129,430	18,735	14.4	2,915	2.3
York	RM	252,055	27,185	10.8	4,120	1.6
PROVINCE OF ONTARIO	-	8,625,105	1,224,670	14.2	170,710	2.0

* Types: Co = County D = District RM = Regional Municipality
MA = Metropolitan Area (Statistics Canada grouping which does not correspond to governmental regions)

[a] Replaces Durham (Co) and Ontario (Co)
[b] Replaces Haldimand (Co) and Norfolk (Co)

Source: Census of Canada 1981 (Based on advance information received from Statistics Canada prior to publication.)

TABLE 4: REGIONAL MUNICIPALITIES, COUNTIES, AND DISTRICTS RANKED ACCORDING TO PERCENTAGE OF POPULATION AGED 65 YEARS AND OVER, ONTARIO, 1981

Rank	Regional Municipality/County/District	% 65+
1.	Haliburton	18.3
2.	Victoria	15.9
3.	Muskoka	15.3
4.	Parry Sound	15.2
5.	Grey	14.8
6.	Manitoulin	14.8
7.	Prince Edward	14.7
8.	Huron	14.2
9.	Lanark	14.0
10.	Leeds	13.8
11.	Northumberland	13.6
12.	Dundas	13.5
13.	Glengarry	13.5
14.	Bruce	12.9
15.	Perth	12.9
16.	Peterborough	12.8
17.	Grenville	12.7
18.	Elgin	12.6
19.	Oxford	12.2
20.	Haldimand-Norfolk[a]	12.1
21.	Stormont	11.9
22.	Hastings	11.7
23.	Kent	11.7
24.	Brant	11.6
25.	Rainy River	11.6
26.	Simcoe	11.6
27.	Renfrew	11.5
28.	Niagara	11.4
29.	Essex	11.1
30.	Lennox and Addington	11.1
31.	Hamilton-Wentworth	11.0
32.	Frontenac	10.7
33.	Prescott	10.7
34.	Toronto	10.6
35.	Wellington	10.6
36.	Middlesex	10.3
37.	Dufferin	9.8
38.	Lambton	9.8
39.	Thunder Bay District	9.5
40.	Nipissing	9.4
41.	Russell	9.1
42.	Ottawa-Carleton	8.9
43.	Waterloo	8.9
44.	Cochrane	8.0
45.	Sudbury (D)	7.9
46.	York	7.6

Continued

Rank	Regional Municipality/County/District	% 65+
Continued		
47.	Kenora	7.5
48.	Durham[b]	7.5
49.	Algoma	7.3
50.	Halton	6.9
51.	Sudbury (RM)	6.3
52.	Peel	4.6
	PROVINCE	10.1

[a] Replaces Haldimand (Co) and Norfolk (Co)
[b] Replaces Durham (Co) and Ontario (Co)

Source: Census of Canada 1981, based on advance information received from Statistics Canada

Retirement Planning

For Small Communities In Ontario

FINANCIAL PLANNING

5

Ontario

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park. Toronto. Canada
M7A 2R9

RETIREMENT PLANNING

PROGRAM

FOR

SMALL COMMUNITIES

IN

ONTARIO

NOTE 5: FINANCIAL PLANNING

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

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FINANCIAL PLANNING SESSION

Introduction

Financial Planning is one of the major issues in most peoples minds when they consider retirement. What will my income be? Will it be enough to live on ten years from now? What effect will inflation have on my retirement income? These are some of the questions that need to be addressed by people approaching retirement. The answers are as individual as the persons planning their retirement.

Once an individual determines their financial status at retirement he/she is generally more at ease and prepared to discuss the other elements which are often not recognized as being as important as financial planning.

The resource persons involved in the presentation of the financial planning session should be experts in this area with experience in helping individuals manage their finances in preparation for their retirement. Accountants, bank managers, and trust company representatives may have the necessary qualifications. The co-ordinator should choose the financial planning resource leader(s) carefully.

The program co-ordinator should meet with the resource leader(s) for the financial planning session well in advance. It is essential that the resource leader(s) understand exactly what topics are to be covered, in what depth and which resource materials are available. The value of this session to all participants is dependant upon expert, objective unbiased resource leader(s) who use simple language (non-jargon).

In choosing a suitable leader for the financial planning topics, refer to the advice found in Note 2 on Choosing resource leaders. **This is not the place for a sales pitch for insurance, annuities, services of a certain bank/trust company or business.** Someone from the nearest Income Security office may be available to explain the Federal Government Benefits as well as the Provincial Government Benefits.

In your area you may be fortunate enough to find one person who is knowledgeable about all financial topics. If not, presentation by more than one resource leader can provide a change of pace to a serious session. Sometimes, a participant may have expertise in one ore more of the issues and be willing to share this with the others.

The co-ordinator is responsible for informing resource leader(s) that **all** of the following topics must be covered.

All participants **must** be reminded that they bring their **completed** balance sheet to the financial planning session. Otherwise the participant's assessment and planning will be severely limited.

The resource leader(s) should be familiar with the Balance sheet and other handouts, reasons for this information and be prepared to address questions and concerns of the participants. The resource leaders should remember that all of this personal data is confidential.

TOPICS TO BE COVERED

- Balance Sheets - Personal Cash Flow Analysis.
- Budget - pre and post retirement.
- Sources of retirement income:

(a)	federal government	- Old Age Security - Canada Pension Plan - Guaranteed Income Supplement - Spouse's allowance - War Veteran's assistance - Unemployment Insurance
(b)	provincial government	- Guaranteed Annual Income System - Property tax Grants - Sales Tax Grants
(c)	Employer	- pension plan - insurance - vacation pay - bonus or severance
(d)	Personal	- R.R.S.P.s, R.R.I.F.s etc. - annuities - stocks - bonds - investments - savings - etc.

- Inflation factors/interest rates
- Income tax - rates, deductions, methods of reduction or deferral
- Local sources of information

Learning Objectives for the Financial Planning Session

1. To provide information for personal financial management.
2. To identify sources of income at retirement, in retirement and investment strategies.
3. To develop knowledge about Income Tax implications and methods of optimizing deductions.
4. To provide information about local sources of assistance and further information about financial management questions.
5. To determine a retirement budget based on expected income and projected expenses.

Main Ideas to be Addressed by the Resource Leader

Participants will:

- o prepare a personal balance sheet of their assets and liabilities.
- o explore their taxation situation;
- o discover avenues for investment;
- o compile their benefits at retirement and benefits in retirement-real and indirect;
- o plan an ongoing financial strategy;
- o learn methods of coping with inflation;
- o be provided with local sources of information about financial planning;
- o be informed that **six months** before their 65th birthday they should find out whether they should apply for:
  - o Canada Pension Plan Retirement Pension, *Income Security Programs;
  - o Old Age Security, *Income Security Programs;
  - o Unemployment Insurance special benefit;
  - o Free O.H.I.P., *Government of Ontario - Health, O.H.I.P.;
  - o Drug Benefit Coverage, *Ministry of Health;
  - o Ontario Tax Grants for seniors, *Ministry of Revenue;
  - o Local transit system reduced rate card;
  - o Exemption from Bell Directory Assistance charges.

* Check in the Blue pages of your telephone directory for local source.

Your nearest Community Information Centre can provide the answers to many of your questions such as how to find resources in the Community both human and physical.

Materials Needed by Participants

Booklets; Pamphlets

A. **Federal Government** Check in the blue pages of your phone book for the nearest office.

Health and Welfare Canada - Income Security Offices
Are You Eligible?
Are You Approaching 65?
Benefit Rate Guide - (prepared quarterly)
The Canada Pension Plan. It's More Than Just a Pension
Application For Statement of Earnings - (re: Canada Pension Plan)
Guaranteed Income Supplement
Sharing the Pension Credits
More Retirement Income

Revenue Canada - Income Tax Offices
Registered Retirement Savings Plans (booklet)
Registered Home Ownership Savings Plans (booklet)
Retirement Years (booklet)
Registered Retirement Income Funds (folder)
Income Tax Guide

Employment and Immigration Canada - U.I.C. Offices
U.I. and You, When You Reach 65

B. **Ontario Government and others**

Ministry of Consumer and Commercial Relations
555 Yonge Street, Toronto, Ontario M7A 2H3
(416) 963-1111 or 1-800-268-1142
A Guide to Ministry Services

Ministry of Revenue (Ontario)
50 Grosvenor Street, Toronto, Ontario Tax Grants for Seniors
G.A.I.N.S. The Guaranteed Annual Income System for Ontario Senior Citizens

Office for Senior Citizens Affairs
6th Floor, 76 College Street
Queen's Park
Toronto, Ontario
M7A 1N3
Guide for Senior Citizens

Bank of Nova Scotia - Bank branches - or head office
Your Scotiabank Budget Book

Canadian Life and Health Insurance Association
20 Queen Street West, Suite 2500, Toronto, Ontario M5H 3S2
Where Is Everything?
After the Gold Watch (a little book on pensions)

Note: It is important to order well in advance of the program date.

Worksheets

Samples forms for photocopying are included in this Note. They are:

A. Balance Sheet - page 6
B. Sources of Retirement Income - page 7
C. Estimated Expenses in Retirement - page 8

If you use worksheets from specific sources always give credit at the bottom of each page. It is wise to write for permission to use other people's materials. You may find a booklet such as the Bank of Nova Scotia's Your Scotiabank Budget Book is ideal for this session. Other banks, credit-unions, trust companies and life insurance companies produce worthwhile booklets for a financial planning session. Check locally for the one that suits your program's needs.

	Suggested Time Frame for a 3 hour session	
o Introduction	10	min.
o Speaker	50	
o Discussion, questions and answers	20	
o Break	15	
o Speaker	50	
o Discussion, questions and answers	20	
o Summary	5	
o Evaluation and closing	10	
TOTAL:	180	min./3 hours

This is a suggested time allotment suitable for one or two speakers. If you have more, divide your time framework proportionately, making sure that there is sufficient time for questions and discussion.

The class may wish to extend the time for this session to 3½ or 4 hours. Find out in advance and prepare your agenda accordingly.

This should be filled out and brought by you to the financial planning session. It is to your benefit and will be seen by your eyes alone.

BALANCE SHEET

DATE _____

NON-EARNING ASSETS

	Me	My Partner
Cash:		
Current Account		
Receivables:		
Amounts owing to you		
Loans repayable to you		
Personal Property:		
(Resale Values)		
Auto		
House/Cottage		
Jewellery		
Art Collections		
Furniture		
INCOME PRODUCING ASSETS/INVESTMENTS		
Savings Accounts		
Real Estate		
Bonds		
Stocks		
Mutual Funds		
Other		
PENSION/RETIREMENT PLANS:		
Life Insurance Cash Values		
Variable Ins. Values		
RRSP		
RHOSP		
Company Pension Plan		
Other		
TOTAL ASSETS		

LIABILITIES

	Me	My Partner
Current Bills:		
. Medical		
. Dental		
. Utilities		
. Credit Cards		
. Miscellaneous		
Instalment Debt:		
. Charge Accounts		
. Personal Loans		
. Car Payments		
. Other		
Taxes Owing:		
. Income Tax		
. Property Tax		
. Other		
Loans:		
. Loans against stocks, bonds		
. Loans against insurance policies		
. Other		
Mortgage Debt:		
. Home - 1st mortgage		
2nd mortgage		
. Other (Cottage, Boat)		
TOTAL LIABILITIES		
NET WORTH Assets-Liabilities		
TOTAL		

SOURCES OF RETIREMENT INCOME

		ESTIMATED MONTHLY	
		ME	SPOUSE
o	Old Age Security		
o	Guaranteed Income Supplement		
o	Canada Pension Plan		
o	RRSP retirement income		
o	Annuities expected beginning _____		
o	Investment: Stocks, Bonds, etc.		
o	Savings Accounts		
o	Earned income in retirement		
o	Fees, payment for services		
o	Life insurance: expected payments		
o	Business on real estate income		
o	Expected inheritance		
o	Other sources: alimony, disability		
	TOTAL EXPECTED MONTHLY INCOME		

Total Joint Monthly Income _____

ESTIMATED EXPENSES IN RETIREMENT

		Monthly	Annually
Housing:	. rent/mortgage		
	. utilities		
	. property taxes		
	. maintenance		
	. homeowner's insurance		
	. furnishings		
Transportation:	. car insurance		
	. license		
	. gasoline etc.		
	. maintenance		
	. depreciation		
	. public transportation		
Food, Supplies:	. groceries		
	. restaurants		
	. household supplies		
Clothing:	. clothing		
	. accessories		
Health Care:	. drugs		
	. health insurance		
	. dental care		
	. medical expenses		
Leisure:	. entertainment		
	. club dues		
	. equipment		
	. books, magazines		
Contributions:	. gifts		
	. donations		
Other:	. loans		
	. insurance		
	. taxes - income		
	- property		
	- other _____		
	. savings		
	. spending money		
	TOTALS:		

RETIREMENT INCOME BENEFITS

Residents of Ontario receive many benefits when they reach 65 years of age. Both the federal and provincial governments provide sources of retirement income.

Some of the benefits are received directly by the individual in the form of a cheque such as: Old Age Security, Canada Pension, Unemployment Insurance. Other benefits are received indirectly by the individual, that is, no money is received but valuable services are free, such as Drug Benefits and Ontario Health Insurance Plan. These fringe benefits are worth a great deal to the retired individual.

(a) **Federal Benefits**

1. Old Age Security (O.A.S.)
2. Guaranteed Income Supplement (G.I.S.)
3. Canada Pension Plan (C.P.P.)
   (a) retirement benefits
   (b) survivor benefits
   (c) disability benefits
4. Unemployment Insurance (U.I.C.)
5. Spouses Allowance
6. War Veterans assistance

(b) **Provincial Benefits (Ontario Government)**

1. Guaranteed Annual Income System (G.A.I.N.S.)
2. Property Tax Grants
3. Sales Tax Credit

Lump Sums at Retirement

- o Vacation pay - unused portions
- o Unemployment Insurance - one time only
- o Insurance - company group plan
  - personal, term
- o company bonus or severance settlement
- o other

Identity Cards

1. Federal Government - Senior Citizens Cards
2. Ontario Government - Ontario Senior Citizens Privilege Cards

INDIRECT INCOME BENEFITS

(a) **Universal** benefits are received by most people after 65 years of age regardless of their income, for example:

- o free health care;
- o free prescription drugs - Ontario Hospital Insurance Plan;
- o camping in Provincial Parks;
- o Subsidization of costs of Homes for the Aged and Nursing Homes, etc.;
- o tax credits.

All of these benefits have certain criteria for receiving them, each person should look into the benefits thoroughly in their own community.

(b) **Selected** benefits are available to certain seniors in certain circumstances for certain lengths of time, depending on the locality.

- o subsidization of senior citizen housing and rent geared to income;
- o transportation at reduced fares - bus, taxi, air;
- o entertainment - reduced cost of movies, seniors night at restaurants;
- o clubs - low cost fee for recreation;
- o home support programs - Meals on Wheels, Wheels to Meals;
- o home nursing programs - Red Cross, V.O.N., etc.;
- o homemaking programs - Red Cross;
- o Chronic Home Care;
- o Acute Home Care;
- o Banking services;
- o Legal Aid.

These indirect fringe benefits contribute a great deal to the comfort and happiness of older adults.

FINANCIAL AND LEGAL PLANNING TERMS

Here are some of the common terms and phrases used:

Amortization - A schedule of repayment of principle and interest on a loan or mortgage.

Annuity - An agreement under which assets are turned over to an institution on the condition that the donor (or another designated person) receive specified regular payments for a specified period.

Asset Value - The monetary value of holdings; sometimes expressed as asset value per share by dividing the total figure by the number of shares outstanding.

Beneficiary - A person, organization, or corporation which has been named to receive the benefits of an estate, life insurance policy or annuity.

Bequest - The disposal of personal property by means of a will.

Bid and Ask - The bid price is what someone is offering to pay for an asset; the ask price is what the owner is willing to take for it.

Bull and Bear - A bull is optimistic about market trends, while the bear is pessimistic. The terms date from the 19th century London Stock Exchange, but their exact derivation is not known.

Capital Gain - A profit made on the sale of an asset.

Cash Surrender Value - The value at which a life insurance policy may be redeemed before its maturity.

Codicil - An appendix to a will that is used to amend, explain or add to the contents of a will. Requires the same formalities of dating, signing and witnessing as in a will.

Collateral - Assets pledged as security for a loan. Upon default, the lender may dispose of the property secured to repay the loan.

Common Share - A class of stock that represents ownership or equity in a company or other investment.

Debenture - A form of bond not secured by a specific asset but reflecting the general financial strength of the company.

Deferred Profit Sharing Plan - A plan which allows an employer to place the profits of a corporation with a trustee for deferred payment and taxation to specified employees.

Dividend - A portion of earnings (usually) paid to shareholders as a return on their investment. Dividends are normally paid in cash, but they can also be offered in the form of additional stock.

A stock price that is quoted "cum dividend" includes payment of a declared dividend (if this stock is purchased between the "declaration" date and the "record" date. A quote that is "ex dividend" does not include payment of a declared dividend (after the "record" date but before the "payment" date.)

Equity - The value accumulated through ownership of property. Equity is the fair market value of the property minus any debts against the property. Also refers to investments allowing the investor to have an ownership position - e.g. stocks, real estate.

Estate - All property owned by an individual upon death and left to his or her beneficiaries.

Executor/executrix - A person appointed in a will to manage the estate according to the wishes of the deceased as expressed in the will.

Face Amount - The amount indicated on the "face" of a policy or certificate and payable upon death or maturity of the contract.

Futures - Contracts to buy or sell certain quantities of commodities, securities or other units within specified future dates.

GIC - Guaranteed investment certificate, a deposit certificate usually issued by a trust company or other financial institution and covering a specified period.

Guardian - A person appointed in a will by a testator to be responsible for the care of the testator's children.

Income Splitting - Methods of shifting income and tax liability among family members; for example, by means of an interest-free demand note or by spousal RRSP.

Insurance - An arrangement by which a risk is transferred to an insurer.

Interest - Payment for the use of money.

Intestate - The situation when death occurs without a will.

Investment Fund - (Also managed investment portfolio; mutual fund). A fund which pools the investment dollars of many investors in a portfolio or "collection" of stock and/or bonds and is professionally managed.

Investment Income Deduction - An income tax deduction which allows you to receive up to $1,000 of interest, dividends and capital gains from Canadian sources, tax-free.

Joint and Last Survivor - An optional arrangement in an annuity or Registered Retirement Income Fund (RRIF) which allows payments to continue to another person for his/her lifetime, after the original annuitant is deceased.

Joint Tenancy - Jointly-owned property which allows all joint tenants to have an undivided interest in the entire property when they are all living. Upon the death of one joint tenant, his/her interest passes directly to the surviving joint tenant(s). Ultimately, the last surviving joint tenant assumes ownership of the entire property.

Liquidity - Accessibility to cash quickly through dissolution of assets.

Load, No Load, Front-end Load - A load is an acquisition fee for a mutual fund. Some funds have no fee; others with a front-end load, take the acquisition fee from first-year contributions to a fund (sometimes as much as 50 per cent of first-year payments).

Margin Buying - Stock purchases made when an investor puts up only part of the cost and borrows the rest from the broker.

Money Market Fund - A portfolio of short-term securities such as treasury bills, bankers acceptance notes and government bonds.

Mortgage - A loan to buy a real estate property, backed by the property.

MURB - Multiple-unit residential building, a program set up originally to encourage investment in rental housing.

Mutual Fund - An institution that pools money from participants and uses it to make investments, usually in easily traded securities such as stocks and bonds. Participants receive units of the fund, which have a value that reflects the total worth divided by the number of units outstanding.

No Interest Demand Note - A documented agreement of a loan payable without interest upon demand by the lender.

Option - A device used to speculate a hedge in securities markets. Buying a "call" option gives an investor the right to buy 100 shares of a stock at a certain price within a specified time; buying a "put" option allows an investor to sell a stock under the same conditions.

Over-the-counter - The informal market for trading a stock that does not have its shares listed on a stock exchange.

Past Service Contribution - A contribution to a pension plan in recognition of previous service with an employer, for the period when the employee was not a member of the pension plan.

Pension Fund - A professionally managed investment portfolio set up to invest the pension contributions of employees and employers and distribute income to pension recipients.

Pension Income Deduction - An income tax deduction which effectively may allow pension recipients, sometimes not till 65, to receive up to $1,000 income tax-free from sources such as RRSP, a registered pension plan and certain annuities.

Permanent Life Insurance (also whole, straight or ordinary life) - A form of life insurance which has accumulated cash value which can be borrowed, used as collateral or withdrawn upon policy surrender. Upon death, there is a lump sum benefit.

Portfolio - A group of securities held for investment purposes.

Preferred Share - A class of stock having privileges attached to it, usually a claim on profit for dividends ahead of common shareholders.

Principal - A sum of money that is borrowed or loaned.

Probate - The process of validating a written will of a deceased person through Probate Court.

Prospectus - A document issued by a company when it wants to sell its shares to the public. A prospectus gives the price of the securities, how much money is being raised and how the funds are to be used, as well as descriptive and financial background material on the company.

Real Return - Net return on investment after inflation and taxes.

Registered Pension Plan (RPP) - A pension fund which has been registered with Revenue Canada.

Registered Retirement Income Fund (RRIF) - A conversion option available from age 60 to maturity of a RRSP which allows the annuitant to continue tax-deferring his investment formerly in his RRSP. Payments from a RRIF increase each year to the age of 90.

Registered Retirement Savings Plan - A special type of savings plan (administered by an institution) to which you are allowed to make tax deductible contributions within certain prescribed limits. Both the contributions and any interest or gain thereon accumulate on a tax free basis till withdrawn. There are special rules as to the time and method of withdrawal. The withdrawals from the plan, whether as a lump sum or as periodic payments, are taxable as received.

Rollover - The option to transfer property between institutions without exposure to tax. For example, the transfer of contributions from an RPP to an RRSP upon termination of employment.

Share Profit - A company's total profit available for common shares divided by the number of shares outstanding. Share profit in relation to the price of a stock is a prime determinant of investment value.

Stock Option - As an incentive for managers to perform well, they are given options to buy their company's shares at specified prices (presumably below market levels) within specified periods.

Stock Split - A division of the number of shares a company has outstanding, thereby increasing the total but not affecting proportionate ownership. Usually done to increase "marketability" - making more, lower-priced shares available for trading.

Stop-loss Order - Instruction to a broker to sell a stock if it falls to a specified level.

Taxable Benefit - Benefits paid by an employer and for which the employee is taxed.

Tax Deferral - An opportunity to delay the tax liability of income.

Tax Shelter - An investment that, by government regulation, can be made with untaxed or partly taxed dollars. Currently, these include RRSPs, RHOSPs, films and some real estate and resource investments.

Tenancy in Common - A form of ownership in which interest passes to the estate of the deceased.

Term Deposit - A deposit or loan to a commercial bank for a specific period of time and for a stated rate of interest.

Term Life Insurance - A form of life insurance providing protection for a limited period of time. There is no cash value associated with this type of insurance.

Testamentary Trust - A trust which takes effect upon the death of the person who set up the trust.

Treasury Bill (also T-bill) - Government of Canada short term securities which are offered to the public.

Trust - A legal arrangement which allows title to and control of property to be placed with a custodian (trustee) for the benefit of beneficiaries.

Trustee - An individual or corporation appointed by law to administer a trust.

Underwriting - An undertaking from an investment dealer to sell shares of a company to investors and ensure that the proceeds of a complete sale are given to the company or group selling the shares, even if all are not sold.

In a primary distribution, treasury shares are sold and the underwriting proceeds go to the company. A secondary distribution is the sale of existing stock from one group of shareholders to others.

Vesting - After a specified period, an employer's contributions to an employee's pension become locked in or vested.

Will - A legal document which takes effect upon the death of a testator which directs the disposition and the administration of his/her estate, and appoints the executor and perhaps guardianship of his/her children.

Yield - The amount of interest or dividend paid on a loan or an investment, expressed as a percentage.

RESOURCES FOR PARTICIPANTS - Further Reading

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Retirement Planning

For Small Communities In Ontario

LEISURE PLANNING

6

Ontario

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

RETIREMENT PLANNING
PROGRAM
FOR
SMALL COMMUNITIES
IN
ONTARIO

NOTE 6: LEISURE PLANNING

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

Ocotber 1986

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LEISURE PLANNING SESSION

Introduction

Planning for a satisfying use of leisure time is considered to be the key to shifting gears to a successful retirement. Personally satisfying leisure activities can help to compensate for loss of health and inadequate income in achieving a rewarding retirement life.

Two publications of the Recreation Branch, Ministry of Tourism and Recreation, address directly the topic of leisure planning.

Options was designed to assist **individuals** in planning their leisure in later years. Some of the exercises are included in this session.

It's Up to You was designed to assist **leaders** of retirement planning programs in presenting a meaningful session on leisure planning. Some of that information is included in this session.

It would be wise for the resource-person to become familiar with both books before putting together the session. After that, s/he can concentrate on the sections of each book referred to in the **Topics to be Covered.** The lecturette could be based on reference books. Copies of the exercises for photocopying purposes are included in this Note.

As well as individual exercises on worksheets, case studies, large group and small group discussions are used in this session.

If, in planning this session, you wish to save some time, the exercise **My Leisure Lifeline** could be distributed at the close of the preceding session. Directions for the purpose and use of this exercise can be found on page 41 of **Options.** A copy of the exercise for photocopying purposes can be found in this Note. Then the leader will co-ordinate a discussion of "what can I do with my leisure time?"

Guidelines for the use of Case studies can be found on Note 2.

As well as leisure and time interests, this session brings together many issues of retirement planning such as changing roles and relationships, problem-solving and decision making, communications, and adjustment issues. This session can be both informative and fun.

Definitions

A. **Recreation** is used to describe all of the leisure activities that an individual or group chooses to do in order to enjoy their unscheduled or free time.

B. **Leisure** is used in its broadest sense, that is, as a state of being, characterized by choice, in which the individual is uniquely what he or she wants to be. Choosing to work in retirement because an individual wants to work is thus part of, not separate from, leisure. Recreational activities are part of leisure. Leisure is a personal philosophy of life.

TOPICS TO BE COVERED

3 hour session

. **Introduction**

. **Leisure: The Key to Retirement** (15 min.)

- What does leisure mean to me? **It's Up To You**
- What is leisure?
- What does leisure mean to a married couple? a single person?

. **Time Change** (25 min.)

- My Leisure Time. Exercise 11, **Options**, page 39*
  - o small group discussion
  - o feedback and summary

. **What Can I Do With This Leisure Time?** (70 min.)

- My Leisure Lifeline - exercise 12, **Options**, page 43*
- Leisure Activities - lecturette from **Options**, & **It's Up to You**
- Why do I enjoy certain activities? exercise 13, **Options**, page 45*
- My chart for satsifying activities, exercise 14, **Options**, page 48*
- Leisure Inventory. **It's Up to You***
- Do I have a balance of activities? Exercise 16, **Options**, page 51*

. **How To Decide?** (35 min.)

- Problem-solving and Decision-making process. **It's Up To You**
- Case Studies (a) married couples)
  (b) single man) for small group discussion
  (c) family)

  Feedback from groups and summary of feedback

. **Summary**

. **Evaluation and Closure**

* Worksheets for photocopying the exercises are included in **Attachments for Photocopying**

LEARNING OBJECTIVES

- To develop knowledge about leisure in its broadest meaning.
- To develop an understanding of the importance of the appropriate use of leisure time to a satisfying adjustment to retirement.
- To develop an interest in planning to make the most of the increased amount of leisure time available after retirement.
- To develop a positive attitude toward personal leisure.
- To develop an inventory of inner resources of leisure activities accumulated during a lifetime.
- To develop an awareness of the satisfaction derived from different activities.

MAIN POINTS

Participants will:

- explore the broad meaning of leisure
- discover the personal satisfactions received from enjoyable leisure activities
- be surprised at the increase in the amount of time available for leisure activities upon retirement
- be motivated to seek out new activities for use of leisure time
- experience the decision-making process
- be provided with infomation useful to leisure planning

SPENDING YOUR TIME

The hours and days we have to ourselves are more valuable than we think, and it only makes sense not to squander them. Like money, leisure time is earned; so it should be spent wisely and invested over the long term in a rewarding life ...

Whoever it was that first referred to leisure as "free time" was speaking with unconscious irony. In a sense, there is nothing free about it; it must be purchased with the basic currency of work. Unless we are unfortunate enough to have idleness imposed upon us by unemployment, most of us trade hours of work for hours of rest and recreation. Even the leisure we gain when we retire can be seen as a retroactive pay-off for work we have done in the past.

The provision of time off is a standard feature of the rewards system of a modern industrial society. It was not always thus: in the 19th century, most people with a steady income lacked time to do anything more than work, sleep and eat. This was quite in keeping with the prevailing religious theory that idleness was a sin and work was a duty. Many were, indeed, idle; but they could hardly have enjoyed their "sin", living as they did in poverty.

When labour unions and reformers in England demanded a 10-hour day, employers and conservative politicians countered with the argument that allowing working men more time to themselves would only lead them to drunkenness and immorality. The argument held that leisure - meaning free time with the means to enjoy it - should be reserved for those who were born to it. A relatively tiny leisured class had more than enough time on its hands, while the great majority of people who had to work for a living did so for 12 to 15 hours a day, six or seven days a week, with no annual vacations or the prospect of a pensioned retirement. It was no less onerous to stay at home, where, in the absence of household appliances, being a wife and mother was literally a full-time task.

Conditions were not much better in North America, except that the leisured class had amassed its money rather than inheriting it. On both sides of the Atlantic leisure was seen as such a precious thing that men were willing to strike and fight in the streets for it, as they did on Haymarket Square in Chicago in 1886.

In the age of the 37½-hour week and liberal vacations and statutory holidays, most people today have no inkling of what it must have been like to be deprived of time for relaxation. They tend to take leisure for granted, and give scant consideration of how they use it. It rarely occurs to them that it is something they have earned.

Leisure is often described as disposable time in much the same way as economists speak of disposable income. As people have money left over after meeting the necessities of life, they have time left over after working, sleeping and looking after their personal needs. Seen in this light, the expression "spending time" has never been so apposite. We earn time like money, and we spend it like money - wisely, foolishly or otherwise.

There are, however, a couple of differences between money and time which most of us only come to appreciate fully at about the age of 40. One is that we cannot save time in the true sense of the word; it must be either spent or

wasted, as the case may be. The other is that, unlike money, it cannot be replaced or borrowed. It is what nowadays would be called a non-renewable resource: every hour that passes is gone for good.

Since time is priceless and irreplaceable, it only makes sense for each of us to undertake a periodic review of how we are spending it. The process is like reviewing a household budget, and much the same considerations arise. In general, we must ask ourselves whether we are using the time at our disposal to our best advantage. We must assess whether our spending is in line with our objectives in the long run.

There are, of course, as many approaches to these questions as there are people. Our leisure time budgets are bound to be influenced by our tastes, background, occupations, incomes, ages, how many children we have (if any) and what their ages are. Obviously the parents of a couple of toddlers will not spend their leisure time doing the same things as a well-off bachelor. Still, some general principles may be stated that apply to almost everyone.

The first is to keep in mind that leisure should not be underrated. It is a genuinely vital matter. As any military organization knows, rest and recreation are essential to the maintenance of physical and mental health.

Rest should not be confused with sleep. While sleep is necessary to recharge your physical battery, it is rest that recharges your mental and spiritual batteries. "Lazily the day shall pass, yet not be wasted," as a poet once put it. We all could use the occasional day like that.

Recreation is something else again. The term derives from an old French word meaning the restoration and refreshment to the strength and spirit. While rest is passive, recreation is active. You must do things to "recreate" yourself.

To accord rest and recreation the importance they deserve, you must see your leisure time and work time budgets as two separate accounts; don't embezzle from one to give to the other. Time for "R & R" should be deliberately set aside.

There may be a happy few among us whose hobby is their work, but there are none who could not benefit from doing something different from their work in their off-hours. The man who habitually spends his evenings poring over the contents of his briefcase is not doing himself any favours. He is courting mental fatigue.

"I don't think you get mental fatigue from over-working, but from thinking in circles, beating your head against the wall," said Dr. William Plasse, an American psychologist. "I get awfully tired after an intense day of work, but if I do some physical exercise for an hour or so, the mental fatigue goes away."

Paradoxically, people who insist they cannot spare the time from their work schedules for exercise or any other leisure activity may be detracting from their own on-the-job performance. "When you feel lousy, you think lousy," a personnel expert is quoted as saying. "If you feel good, you are receptive to ideas."

While physical exercise is an antidote to mental fatigue, it cannot by itself clear the mind for action. The brain needs airing. This is done by applying it to something far removed from its usual preoccupations. For their own sake, over-workers would be well-advised to lighten their load and take up a hobby or a subject to study far removed from their customary field.

People of this personality type are motivated by achievement. They may be pleasantly surprised by the sense of achievement to be found in activities that have nothing to do with their careers. They may get a charge - or a recharge - out of building a doll's house or making vegetables grow or garnering an expert knowledge of Beethoven's symphonies.

The "workaholic" syndrome is commonly associated with those who have climbed to the top of their business or profession, or are on their way to doing so. But, as a flip through the pages of **Who's Who** will confirm, there is no conflict between material success and a full leisure life.

Many of the people at the top take part in an uncommonly wide range of leisure activities, including hobbies and sports as well as religious observances and community work. This recalls the fact that possibly the greatest businessman Canada has ever known, Sir William Van Horne, collected fossils, Oriental porcelain and paintings, was an accomplished painter himself, raised prizewinning roses, did conjuring tricks, travelled widely, and played a mean game of poker. None of this prevented him from overseeing the construction of a trancontinental railway against great obstacles and putting it on the road to becoming one of the largest transportation companies in the world.

There should be no mystery as to why some of the busiest people have so much time at their disposal and why they are able to do so much with it. They are keenly aware of the value of time, and they are masters of managing it. They are also aware of the value of rest and recreation, so that they do not come to the office to think in circles. They are living proof of William Hazlitt's theory that the busier the man is, the more leisure he generates for himself.

People like this give leisure the high priority it deserves, while many of the rest of us refuse to take it seriously. It seems rather trivial: much of it is devoted to play, and play is what children do. Whether we kick around a soccer ball or paste stamps in an album does not seem to have any great meaning in the scheme of existence. That may be true in the earlier stages of our lives, but leisure takes on a growing significance as we grow older.

Here again we come to the parallel between disposable time and disposable income. If we are at all sensible, we invest some of the money we save to magnify its worth at a later date. The same should be done with the time we have to spare; we should not spend it all, but invest some of it towards our retirement. As in finance, the earlier we make the investment, the richer the return we can expect.

The loss of a little physical stamina in middle age is a signal to start thinking ahead to the days when leisure will become your full-time occupation. You will then want to be doing things which you can do for the rest of your days. For instance, some changes may be in order in the type of sports you practise - trading downhill for cross-country skiing, or strenuous team sports for golf or bowling. On the other hand, if you have become the kind of sportsman who derives all his action from television, you might think about doing something to improve your state of fitness.

Your middle years are also the time to build up your mental and spiritual defences against the restlessness and dissatisfaction that so often strike retired people. This may mean spending a portion of your preent leisure time in developing new hobbies and interests which will hold your attention for many

years to come. It could be almost anything: growing tomatoes, baking bread, learning to play the flute, tracing your family tree, collecting pocket watches. You have the opportunity to experiment with different pastimes while you are relatively young.

A long-term investment in things to exercise the mind could yield handsome rewards 20 to 25 years hence. Your leisure portfolio should be diversified. One hobby is rarely sufficient to hold an enduring interest when it is all you have to do in your retirement years. Your list of activities should ideally include some exercise or sports, some creative craft or hobby (or both), some entertainment, some socializing, some travel, and study in some field unrelated to your work.

One of the lasting benefits of hobbies, studies and sports is that they give rise to companionship among people who share an enthusiasm. When people retire, they often find that they miss the camaraderie of the friends they have made during their careers. If they have established themselves in a group or groups centred around their leisure activities, they will not be so subject to loneliness.

Though preparation for retirement is an excellent reason for reassessing our use of disposable time, it should not be thought of as the only reason. We should try to make the most of our leisure at any age simply to make ourselves into complete human beings. We all posses a certain number of talents which "nature has concealed at the bottom of our minds," as de La Rochefoucauld put it. The creative use of leisure can bring these latent abilities to the surface.

"It always seems to me to be a sort of clever stupidity to have only one sort of talent - like a carrier pigeon," said George Eliot. In this age of specialization, many of us are obliged in our jobs to develop one talent to the exclusion of the others we might have. Even hobbies can become overly specialized and all-consuming. A speciality can be an ever-narrowing tunnel. If we let it dominate our thoughts, actions and conversation, we are in danger of becoming bored bores.

Boredom cannot be avoided without some conscious cultivation of the mind, which is mostly done through wide-ranging reading. Without the necessary mental preparation which comes through reading as a daily routine, solitude turns to loneliness and repose to ennui. "I pity the unlearned gentleman on a rainy day," wrote the old cavalier, Sir Lucius Falkland. Only by making our minds fit for it can we attain that enviable state described by the philosopher Cato: "Never less idle than when wholly idle, never less alone than when wholly alone."

Boredom is within ourselves: "Someone's boring me ... I think it's me," Dylan Thomas lamented. The scientific explanation for this dreary state of mind is a "deficient of sensory responsiveness to the external world." If you are inclined to suffer from this type of deficiency, you can whet your appetite for the world around you by strengthening your powers of observation and appreciation. The town or city you live in, for instance, is a blank wasteland if you do not know something of its history and cannot imagine yourself in the places of those who have been there before you. A flock of birds is just a flock of birds unless you know what species they are.

To a person who has made an intellectural investment in a full leisure life, boredom need never be a problem. It is as Jules Renard wrote: "Being bored is an insult to oneself." On the other hand, boredom is a dangerous condition if we

have not equipped ourselves to combat it. It has been said that it creates more drunkards than thirst, more gamblers than greed, and more suicides than despair.

The self-destructive habits to which people are driven in vain attempts to escape boredom are hard to relinquish. Habit is proverbially a good servant and a bad master, and all too many people are held in servitude to the habits they have formed. But if we recognize that we are indeed creatures of habit, we can replace old habits with new ones. When we come to reassess how we spend our leisure time, we can deliberately choose a different set of habits and mould them into second nature after a while.

Most of what we hear about leisure these days is couched in terms of social questions. Seminars are held with titles like "Leisure: a Blessing or a Curse?" and experts worry aloud that such developments as shorter work weeks, job-sharing, early retirement and a higher average age will bring about new social ills. The abuse of leisure time is held to be largely responsible for alcoholism, drug addiction, family break-ups and other such problems. All this might be true; but in a free country, the use or abuse of leisure is a matter of individual choice.

The main point to remember is that leisure activity is something you do for yourself, whereas work is something you do for others. And, since you are doing it for yourself, some crucial questions arise. Among these are: Is what I am doing the best thing for myself and for those I care for? Is it going to help me or hurt me? Can I keep it up as I get older? Will it eventually make me content?

As the amount of leisure time grows in our lives, these questions will grow in consequentiality. For the individual as well as for society, leisure can indeed be a blessing or a curse. The ancient Greek philosophers believed that leisure could be the ideal state for both society and individual man if man could only learn to use it wisely. It was a Greek philosopher, too, who said than an unexamined life is not worth living. That large part of our lives we call leisure must be examined if we are to live fully and at peace with ourselves.

* Source: The Royal Bank Letter
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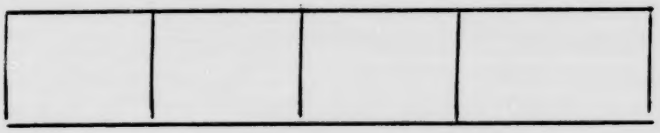
Vol. 65, No. 4
July/August, 1984

MY LEISURE TIME

Before Retirement

A.M.	noon	P.M.	midnight	A.M.
7	12	6	12	7



My Working Day (week-ends excluded)

(a) Work: = hours
(b) Non-work: = hours
(c) Leisure: = hours

After Retirement

A.M.	noon	P.M.	midnight	A.M.
7	12	6	12	7

My Average Day (week-ends excluded)

(a) Work: = hours
(b) Non-work: = hours
(c) Leisure: = hours

My Leisure Time:

(i) per day = hours
(ii) per week: = hours
(iii) per year: = hours

My Additional Leisure Time in Retirement

Per day:
___ hrs. (after retirement) minus ___hrs. (before) = hrs. of additional leisure

Per week:
___ hrs. (after retirement) minus ___ hrs. (before) = hrs. of additional leisure

Per year:
___ hrs. (after retirment) minus ___ hrs. (before) = hrs. of additional leisure

MY LEISURE LIFELINE

Step 1. Starting in your youth, write down the activities, interests and skills that you remember enjoying. Continue doing this lifeline **above** the horizontal line in the appropriate age group.

Step 2. Continue doing the Leisure Lifeline **below** the horizontal line for the activities that you did **not** enjoy.

Note (a) The same activity may appear many times.
(b) Take your time in recalling your leisure activities.

Enjoyed

Years of Age 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90

Did **not** Enjoy

WHY DO I ENJOY CERTAIN ACTIVITIES?

___ self-improvement
___ achievement
___ friendship, sociability
___ excitement of learning
___ creating
___ pure pleasure
___ being organized
___ understanding myself
___ doing what I want to do
___ self-confidence
___ challenge
___ keeping busy
___ feeling important
___ appreciating nature
___ social stimulation
___ playing
___ being independent
___ being involved in sports
___ sharing common interests
___ giving affection
___ receiving affection
___ feeling productive
___ being entertained
___ entertaining
___ having an income
___ having an adventure
___ feeling wanted
___ having fun
___ spiritually satisfying
___ experimenting
___ dreaming
___ peaceful
___ contemplating
___ learning
___ helping others
___ expressing myself
___ acting spontaneously
___ feeling humble
___ having a sense of purpose
___ being respected
___ respecting myself
___ a feeling of mastery
___ maintaining physical fitness
___ having insight
___ having authority
___ feeling useful
___ relaxing
___ working with my hands
___ having an influence
___ feeling secure

MY CHART FOR SATISFYING ACTIVITIES

(a) Job Activities I Enjoy	Satisfactions Received	Possible New Activities
(b) Activities I Enjoy with family, friends	**Satisfactions Received**	**Possible New Activities**
(c) Leisure, Recreational Activities I Enjoy	**Satisfactions Received**	**Possible New Activities**

Please reread your satisfactions checklist. Are there any items on it that suggest additional activities? Please do not confine yourself to the space allotted in this chart. Continue your list on an additional piece of paper.

Remember that additional leisure time in retirement provides you with the chance of a lifetime - to explore, to experience, and to enjoy leisure and recreational interests.

As new ideas for additional leisure activities occur to you, add them to your list.

LEISURE INVENTORY

(a) Things I would like to **stop** doing.

(b) Things I enjoy doing **alone.**

(c) Things I enjoy doing with **people.**

(d) Things I want to **continue** doing.

(e) Things I do **well.**

(f) Things I would like to **try.**

(g) Things I would like to do **more of** (when I have more time).

(h) Things I would like to learn **to do well.**

(i) Things I enjoy doing that cost **less than $5.00.**

(j) Things I enjoy doing with my **spouse.**

(k) Great **experiences I have had** (make you feel good, glad to be alive).

(l) Great experiences I **would like to have** (dreams that you wish would come true).

(m) Things that require a **risk** (physical, emotional, educational, financial).

DO I HAVE A BALANCE OF ACTIVITIES?

Do I have some things that I:

_____ . . . enjoy doing alone?
_____ . . . enjoy doing with my partner?
_____ . . . enjoy doing with my family?
_____ . . . enjoy doing with friends?
_____ . . . enjoy doing with people?
_____ . . . do well?
_____ . . . want to continue doing?
_____ . . . would like to do more of?
_____ . . . would like to try?
_____ . . . would like to learn to do well?
_____ . . . feel good about?
_____ . . . have dreamt of doing?
_____ . . . would need to take a risk
_____ - physical?
_____ - emotional?
_____ - educational?
_____ - financial ?
_____ . . . enjoy doing that costs less than $5.00?
_____ . . . need to explore thoroughly?
_____ . . . can start right now?
_____ _____
_____ _____
_____ _____
_____ _____
_____ _____
_____ _____

These questions will suggest others that you need to ask yourself. Write them in the spaces provided.

DECISION-MAKING/PROBLEM-SOLVING

"**Effective decisions,** regarding retirement, are made by a person who chooses, selects or decides from several possible alternatives. A **trade-off** decision between husband and wife may result in an unsatisfactory decision for one person. **Joint-decision-making** is reached by both individuals considering the needs of his/her spouse and arriving at a decision that is as satisfying as possible for both."[1]

LOGICAL STEPS IN PROBLEM SOLVING FOR SMALL GROUPS[2]

Logical steps in problem solving improves the quality and efficiency of any group discussion. Several clearly defined steps are required for a group or an individual to reach a consensus or decision. They are as follows:

Step 1 Recognition of the problem.

Step 2 Describing the problem in a manner in which each group member understands and is willing to work on its solution.

Step 3 Discovering the causes or nature of the problem.

Step 4 Suggesting possible solutions or surveying alternatives.

Many groups become stuck at Step 4. It may be helpful to use the technique of brainstorming in order to acquire a number or variety of suggested solutions. The basic ground rule in brainstorming requries that no one can comment, discuss, criticize or judge a suggestion of another member. **(The leader should adhere to this ground rule** if he or she employs the brainstorming method.) A flipchart can be used to list the ideas.

Step 5 Selecting the "best" solution - reaching a decision acceptable to the total group.

Step 6 Evaluation - checking the solution against the problem as originally defined.

1 Sissons, Annabel D. and Voege, Marion P. **It's Up to You! Planning for Leisure and Retirement.** A handbook for Leaders of Pre-retirement Programs. Ministry of Culture and Recreation, Special Services Branch. Ontario Government Bookstore, 880 Bay Street, Toronto: 1979. Book 2, pp. 15,16.

2 Ibid., Appendix C, p.5.

CASE STUDIES

A Married Couple

Matt Farrell has retired because of a heart condition. His doctor has outlined an exercise program and a special diet for him. He doesn't like jogging. Martha Farrell is an active woman who loves to cook. She worries about him. Matt knows that he should be following his doctor's recommendation but he hasn't got around to it. His job was his life and he hadn't planned to retire early.

What are the problems they face?

What are the alternatives they can explore?

CASE STUDIES

B. Single Man

After 35 years of being awakened by an alarm clock Peter could hardly wait to retire. He had never had enough time to do what he wanted to do, except on holidays. After retirement he could go fishing and bowling whenever he wanted to. However, all of his friends were still working and he could no longer stop off with them for a few beers on the way home from work or join them at the weekly company bowling league.

What are the problems he faces?

What are the alternatives that he can explore?

CASE STUDIES

C. Family

Peggy is a recently retired secretary who has always lived with her sister Ann and Ann's husband. Peggy is enthusiastic about retirement. She has taken up golf, joined a swimming class and a book group, drives for Meals on Wheels and is busy every day of the week. Ann has always enjoyed being a homemaker. Peggy told Ann that she was a great sport to do all of the housework and meal preparation. Although Ann didn't say so, she and her husband find this situation quite upsetting.

What are the problems they face?

What are the alternatives that they can explore?

RESOURCES FOR LEADER

* **It's Up To You: Planning for Leisure and Retirement** - A handbook for leaders of Industrial and Business Pre-retirement Programmes, 1979. Annabel Sissons and Marion Voege for Recreation Branch, Ministry of Tourism and Recreation, available from:
  Publication Sales
  Ontario Government Bookstore
  880 Bay Street
  Toronto, Ontario M7A 1N8 $3.50

* **Options:** A Handbook of Retirement Information and Exercises for Individuals and Partners Shifting Gears and Planning in Later Years, 1984. Annabel Sissons for Recreation Branch, Ministry of Tourism and Recreation. $3.25, available at above address.

Leisure Can Be Pleasure: Changing Roles and Relationships. Annabel Sissons and Deborah Vigoda for Recreation Branch, Ministry of Tourism and Recreation, 1981. $1.75, available at above address.

The Three Boxes of Life and How to Get Out of Them. Richard N. Bolles, Ten Speed Press, Berkely, California, 1981.

Retirement Guide for Canadians: Plan Now for a Comfortable Future. Henry S. Hunnisett, International Self-Counsel Press, Vancouver, B.C., 1984.

* These two publications are **essential** for the presentation of the leisure planning session. 1 copy may be obtained at no charge from local Ministry of Tourism and Recreation Office listed in blue pages of your phone book.

RESOURCES FOR THE PARTICIPANTS - Further Reading

Leisure Can Be Pleasure: Changing Roles in Retirement. Annabel Sissons for Recreation Branch, Ministry of Tourism and Recreation.

Options: A Handbook of Retirment Information and Exercises for Individuals and Partners Shifting Gears and Planning Their Leisure in Later Years. Annabel Sissons for Recreation Branch, Ministry of Tourism and Recreation.

Planning Your Retirement: The Complete Canadian Self-Help Guide. Blossom T. Wigdor, Ph.D., Grovenor House Inc. Toronto/Montreal, 1985.

Retirement Guide for Canadians: Plan Now For a Comfortable Future. Henry S. Hunnisset, 7th edition, International Self Counsel Press. Vancouver, 1984.

Trust in God ... But Tie Your Camel: A Handbook for Creative Aging. Sylvia McDonald, C.N.D; Novalis P.O. Box 9700, Terminal, Ottawa, K1G 4B4, 1983.

The Challenge of Aging: Ulyssean Paths to Creative Living. John A.B. McLeish, Douglas and McIntyre, Vancouver, B.C., 1983.

Retirement Planning
For Small Communities In Ontario

HEALTH PLANNING

7

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

Ontario

RETIREMENT PLANNING PROGRAM FOR SMALL COMMUNITIES IN ONTARIO

NOTE 7: HEALTH PLANNING

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

NOTE 7 **HEALTH PLANNING**

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HEALTH PLANNING

Introduction

Health Planning is similar to Financial Planning. It is important to know your assets and liabilities in order to plan for a healthy future. A cash flow analysis divulges your financial status. Similarly, an analysis of your present health status, past illness, heredity factors and mental state of health reveals your overall health picture.

Health planning is one of the major issues in most people's minds when they consider retirement. How can I stay healthy and active? I don't want to end up in a nursing home! What about Alzheimers and Parkinsons disease? Will I be well enough to continue to travel/garden/drive a car? These are some of the concerns of people approaching retirement.

Once an individual determines their financial status and health status, he/she is generally more at ease and prepared to discuss the other elements of change that may be experienced by many older adults.

The resource persons involved in the presentation of the health planning sessions should be experts in this area with experience in helping individuals manage their health. The leaders must have a positive attitude toward aging and a genuine interest in the health care of older adults bringing to this session a wellness rather than illness approach. In the many areas of Ontario with more than 20% of the population 65 years or older, family doctors would have the necessary experience. Registered nurses who are employed as public health nurses and R.N.s working in nursing homes, local Victorian Order of nurses, St. John Ambulance nurse, a Community Clinic nurse or nutritionist and teachers from the Health Education Department of the nearest College or University might have the required knowledge. The co-ordinator should choose the health planning resource leader(s) carefully.

The co-ordinator could borrow the videotapes Don't take it Easy or Feeling Good All the Way from the Resource Centre of the Ministry of Tourism and Recreation. A videotape reinforces the information conveyed by the speaker(s) and provides a change of pace from a lecture presentation. Make sure that the speaker is familiar with the content of the videotape. Check the teaching tips section of Note 2: Program Co-ordinator for guidelines.

Another way of adding variety to a three hour program would be to have the co-ordinator lead the three self-development exercises noted in "topics to be covered".

Someone from the nearest O.H.I.P. office may be available to explain the Ontario Government Health system. A resource person from the local Mental Health Clinic, Family Service Agency, Family Life Centre or a member of the clergy might be prepared to address special concerns of loss and bereavement.

In your area you may be fortunate enough to find one person who is knowledgeable about all topics. If not, presentation by more than one resource leader can provide a well balanced program. The program co-ordinator should meet with the resource leaders well in advance of the presentation date. If more than one expert is contributing to this session it would be wise to get everyone together to determine exactly which topics each one will cover, in what depth and which resources materials will be used.

The final decision on the methods of presentation is up to the program co-ordinator.

In the introduction to the session the program co-ordinator should remind the participants of the importance of the health planning session to their total retirement plan. A co-ordinator's opening remarks could be based on some of the following points:

1. Retirement does not result in poor health. Some individuals may retire because of an illness or physical handicap.

2. The death rate does not increase dramatically right after retirement. The stress of retiring will not result in death by itself. There is no research evidence that indicates that health status worsens within one to two years after retirement. Retirement will not kill you!

3. Stress is a normal component of living. Everyone approaching retirement has coped with many unexpected changes in their lives. Being aware of possible stress helps older adults cope with changes in a satisfactory manner.

4. Most retired people are physically and mentally healthy. Over 90% of retired people in Ontario are able to live independently.

5. People in Ontario are living longer and healthier lives. The average 65 year old man and women can expect to live to 80 or beyond.

6. Free medical insurance, drug benefits and home support services granted by the Ontario Government provide a sense of security to older adults.

7. The knowledge and sources of information provided in this session will ease many of the concerns of the participants.

8. Health planning and maintenance is the responsibility of the individual.

9. The health business has become big business. The same basic rule applies - buyer beware! Being able to separate fact from fiction not only makes you a wise consumer but a healthier person.

10. The Resources for Participants section includes excellent books of benefit to the participants.

It is a wise co-ordinator who adds some humour to a serious session such as health planning. How do you know when you are getting old? adds a few laughs to some true facts about getting older. It could be handed out at the end of the session. See page 11.

TOPICS TO BE COVERED

	in a 3 hour session	Resource
Introduction		See Note - Introduction
Aging - Ideas about Aging Quiz	30 min.	. Worksheet* Page 12
Normal aging process		. Speaker or Signs of Age*
Positive Health Planning:	50 min.	Lecture by resource leader(s)
- Mental health - attitudes, depression, fatigue		Chart of Basic Needs of Middle Aged Canadians* See Pages 9 and 10
- Nutrition, diet, eating habits		
- Fitness, exercise, activity		
- Sex and sexuality		
- Stress - description		
(a) Social Readjustment Rating Scale for older adults		. Worksheet* See Page 15
(b) Scoring, summary and coping skills		Leaders-Guide for Worksheet See Pages 21-22
- Common Illnesses-osteoporosis, cardio vascular, arthritis		
- Discussion, questions and answers		
Lifestyle 50	min.	
- What is meant by a healthy lifestyle		
- Deterents to health		. Worksheet* See Page 16
a) Medications - use and abuse		. Lecture by resource leader(s)*
b) Supplements and health fads		
c) Addictions - alcohol, tobacco, caffeine, food		
d) Accidents - falls, fires, auto-mobile, poisoning, cuts		
e) Chronic illnesses - Alzheimers, Parkinsons, etc.		
- The Health System in Ontario:		. Lecturette supported by applicable bookets listed in "Materials Needed by Participants"
a) the family doctor		
b) O.H.I.P.		
c) The Ontario Drug Plan for Seniors		
d) Support services for acute and chronic care		. Resource person
- Health considerations in retiring to other areas		. Resource Person
- Discussions, questions and answers		. Resource Person
Sources of Information and assistance locally	10 min.	Co-ordinator and Resource leader
Summary		. Options page 13-15
"My Personal Health Check List"		. Worksheet - Cordinator* see pg. 17
Evaluation and closing		. How do you know when you are getting old?* See page 11

* see attachment for photocopying section

LEARNING OBJECTIVES

1. To develop a positive attitude towards aging.
2. To develop an appreciation of the importance of good mental and physical health as a personal resource for the future.
3. To develop an awareness of the need to incorporate realistic preventive health habits in daily living.
4. To develop an understanding of bereavement and losses as normal component of retirement and aging.
5. To develop knowledge about nutrition, fitness and the aging process.
6. To develop attitudes toward stress that will be beneficial in coping with stressful events.

MAIN IDEAS

Participants will:

- Become aware of the changes involved in the normal physical and psychological aging processes.
- Understand the myths and stereotypes of aging by using the **Facts on Aging Quiz.**
- Be motivated to take responsibility for personal health habits.
- Explore the role of stress, loss, bereavement and ways of coping with these events.
- Become an informed consumer of health services.
- Recognize the role of sexuality throughout the life span of men and women.
- Prepare a personal health check-list as a basis for health planning.
- Be provided with sources of further information about health systems and services.

MATERIALS NEEDED BY PARTICIPANTS

Booklets, Pamphlets

- Fitness and Amateur Sport
  10th Floor, Journal Tower South
  365 Laurier Avenue West
  Ottawa, Ontario
  K1A 0X6
  - Don't take it Easy
  - Take it Easy ... But take it.

- Ontario Ministry of Health
  Communications Branch
  80 Grosvenor Street
  Hepburn Block
  Toronto, Ontario
  M5S 1B6
  - Canada's Food Guide
  - O.H.I.P. - General Guide
  - The Traveller's Guide to O.H.I.P.
  - You and Your Hearing
  - Don't Retire Your Tastebuds
  - Ontario Drug Benefits for Seniors
  - Tipping the scales in your favor

- Communications Branch
  Agriculture Canada
  Ottawa, Ontario
  K1A 0C7
  - Food Shopping for One
  - Shopping for Food and Nutrition

- Consumer Information Centre
  Ontario Ministry of
  Agriculture and Food
  7th Floor, 801 Bay Street
  Toronto, Ontario
  M7A 2B2
  - Common Sense Nutrition for the Mature Citizen

- The Ontario Heart Foundation
  576 Church Street
  Toronto, Ontario
  M4Y 2S1
  - The Fitness Wheel
  - Stroke Watch

- The Canadian Hearing Society
  271 Spadina Road
  Toronto, Ontario
  M5R 2V3
  - The Canadian Hearing Society: Services and Programs

- The Mutual Life Assurance
  Company of Canada
  Waterloo, Ontario
  N2J 4C5
  - The Joy of Eating by Ruth Fremes and Jak Sabry

- Division of Nutrition and
  Health Education
  B.C. Ministry of Health
  1515 Blanshard Street
  Victoria, B.C.
  V8W 3C8
  - The Senior Chef (small charge)

All of the above are obtainable free of charge except when noted otherwise.

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SIGNS OF AGE

"What is the Worst of woes that wait on age? What stamps the wrinkle deeper on the brow? What indeed?" Like the 18th century English poet, Lord Byron, we all wonder what is going to befall us as we gradual'y approach Senior Citizen status and beyond. Are we doomed to spend our golden years with pot bellies, little or no hair, quavery voices and slight deafness? Will we find it difficult to sleep or read, or develop face wrinkles like yesterday's cellophane and skin covered in brown spots? What causes all of these undesirable changes anyway and are they inevitable? Let's examine a few common "Signs of Age".

Wrinkles

Sorry all you face cream and cocoa butter fans, your nightly self-lubrication is not going to do you much good. Wrinkles aren't caused by dry skin, they are caused by fundamental changes in the support tissue of our skin. These structural substances, chiefly elastin and collagen, are found in the deep skin layers. As babies, our collagen and elastin fibers were fine and delicate, but as we age, they gradually get thicker and become cross-lined, resulting in loss of skin tone and elasticity in old age. These changes can be seen under a microscope as early as the twenties and thirties. Our Victorian ancestors knew that this progressive damage was sun-related, and covered themselves up with clothes and parasols. Indeed, the best way to avoid wrinkles is to be born with black skin. It seems that the pigment that causes that particular skin coloration, called melanin, is extremely effective at filtering out the sun's damaging rays. There is a strong genetic component in all of us as well, so look at your parents to see how many wrinkles may lie in store for you. Fancy oils and expensive creams may make your skin feel and smell good, but for wrinkle-prevention, pick your parents well and stay out of the sun. Remember, under the tan of today lurks the wrinkles of tomorrow.

Liver Spots

Nothing whatsoever to do with the liver, these misnomers again are caused by that arch-enemy of a youthful complexion, the sun. These dark brown spots appear more frequently on sun-exposed areas such as the face, neck and back of hands. Cells called melanophors maufacture the brown skin pigment, melanin. With a lifetime of sun-exposure, these little cells get carried away with their job, increasing in size and activity. The darker the skin, or in other words, the more natural melanin a person already has, the less damage the sun causes and fewer liver spots form. The solution again is that if you plan to "go to Air Canada's Sun", you'd better cover up.

Graying

Well, if overproduction of melanin results in liver spots, then loss of melanin must be good, right? Not if it happens in hair. Graying results from progressive loss of melanin from hair. Scientists don't know exactly why this happens. Some think it is the result of loss of a single enzyme system. Once again, there seems to be a genetic component, in that certain families "gray" earlier. Classic albinos have no melanin at all. So ... if you haven't disowned your parents yet for

looking too wrinkled, check out their hair. Chances are you will gray in the same way as well, so you and your dog can go gray together if you time it right.

Thinnning and Baldness

Early development of baldness is a genetic trait that is inherited from our beleaguered parents as well as being influenced by male hormone levels. It is far more common in men. In middle and later years both men and women experience a slower loss of scalp hair in the "male" areas - the temples and the crown of the head. This is thought to be caused by progressive loss of male hormone production by the adrenal glands. This happens in both men and women. Hair in the axilla or armpit decreases past middle life, expecially in women, and many older women have no hair in this area.

Loss of Stature

Why do many old people seem small? If we ignore poor posture or crippling deseases like arthritis, older people seem shorter because they are. A survey of some 23,000 Canadians revealed that men between 25 and 29 had a maximum average height of 173.5 cm while men 65 and over averaged only 166.4 cm! Women seemed to shrink slightly less, with the difference in average height going from 159.5 cm at 20-24 to 153.9 cm at age 65 and over. This loss of height is due primarily to collapse and shinkage of the vertebrae. Bone matter seems to be reabsorbed as we age so that our bones get weaker and more porous, allowing our vertebrae to scrunch together. Although both men and women show atrophy or shrinkage of the vertebrae, women in general seem to suffer more from this osteroporosis, or bone-softening, and seem to fall victim to more compression fractures and fractures of the long bones, such as the femur (thigh bone), as they age.

Loss of Hearing

Contrarily, even though loss of bone material can damage our vetebrae, too much bone formation can harm our hearing. Ossification, or bone deposition, sometimes makes the tiny bones of our middle ear thicker than they should be. This restricts their movement, which is essential for adequate hearing. Over a lifetime, an individual may also have suffered damage to the ear drum through accident or disease. The major cause of hearing loss by far, however, is accumulated environmental damage. In other words, we live in very noisy environments. There's a lot of evidence to suggest that even people with a marginal hearing loss in our industrialized cities have far inferior hearing to our rural and remote "natural" cousins who have spent their lives in quiet surroundings. Although some hearing loss may be unavoidable due to wear and tear, it can at least be moderated by avoiding excess noise.

Old Voices

Although many older folks retain lovely resonant speaking voices we all know someone whose voice resembles the stereotype granny. Gerontologists, doctors who specialize in aging patients, feel that this has multiple causes. The cumulative effects of many illnesses can affect vocal cords with advancing age. Other contributing factors are a thickening of the vocal cord tissue, decreased flexibility, and a decrease in the force with which air is expelled from the lungs, all of which can change voice patterns.

Appetite

Contrary to popular belief, appetite doesn't always diminish. Sometimes it stays active, and if we don't stay active with it, a bulging midriff is the result. For some reason, if we gain weight as we age, it tends to go around the mid-section and sticks like proverbial glue. And (Jane Fonda, forgive me!) many studies have shown that it is extremely difficult to lose this "cumberbund" no matter how much and what kind of exercise we do. Sometimes though, old peoples' appetites are generally depressed, but it is too simplistic to say it's just due to a general slowing down. Drugs for other illnesses may depress the urge for food or we may have lost of good deal of our sense of smell to the aging proces and the aroma of food plays a key role in appetite stimulation. Eating, however, is not just a physiological necessity. For many old people, living alone or with relative strangers, the social setting of the meal has vanished. In a very real sense, "mankind does not live by bread alone" and the loss of familiar social connections probably has more to do with appetitie depression than any physiological explanation.

Sleep

Old people don't really need that much less sleep, they just get it differently. Very often, seniors will complain of waking up many times at night and studies have verified that they do have more waking period during sleep than their younger counterparts. Actually, most sleep just as much as they always did; it's just scattered throughout the day in little catnaps.

Vision and Cataracts

If difficulty in reading things right before our faces were life-threatening, nature by now would have produced a race of older humans with extremely long arms. One of the most consistent and universal signs of aging is a change in the protein composition of the lens of the eye, resulting in the classic "long-armed" approach to casual reading. The epithelial cells of the lens continue to multiply, and the lens thickens and becomes heavier. This loss is elasticity results in an eye that has trouble accomodating to objects close at hand. We become far-sighted with advancing age. Good vision in old age seems to be strictly for the birds, who retain the elastic nature of their lense, probably because their lives depend upon eyesight.

Cataracts are another by-product of these aging changes in human and many mammals. Although they are not universally present in the elderly, many researchers feel if we lived long enough they would be universal in their appearance. They develop earlier and more severely in people with systemic diseases such as diabetes and thyroid disorders.

Doesn't anything get better with age? Nasal hair grows better, and many septagenarians can look forward to having to trim their noses as well as their beards. Our skulls continue to thicken well into our eighties, so while the rest of our bones may weaken and break, the skull is tougher. If you think of old people as hard-headed, you're right!

Perhaps the real advantages of aging are not be found in physiology but in "getting it together" at last. Although it depends much on personality,older people in general have a better perspective on life. The best of them can face living with flexibility, patience, equanimity and fearlessness. They literally have seen it all before and they can face it again, most importantly, with humor.

HOW DO YOU KNOW WHEN YOU ARE GETTING OLD???

You are getting old when ...

- everything hurts ... and what doesn't hurt, doesn't work ...
- the gleam in your eyes is from the sun hitting your bifocals ...
- you feel like the "morning after" but you haven't had the "night before" ...
- your little black book contains only names ending in M.D. ...
- you get winded playing chess ...
- your children begin to look middle aged ...
- you join a health club and don't go ...
- you decide to procrastinate but never get around to it ...
- a dripping faucet causes an uncontrollable bladder urge ...
- you know all the answers, but nobody asks you the questions ...
- you look forward to a dull evening ...
- you walk with you head held high trying to get used to your bifocals ...
- you turn out the lights for economic rather than romantic reasons ...
- you sit in a rocking chair and can't get it going ...
- your knees buckle and your belt won't ...
- dialing long distance wears you out ...
- you become intolerant of people who are intolerant ...
- the best part of your day is over when your alarm clock goes off ...
- you burn the midnight oil after 9:00 p.m. ...
- your back goes out more often than you do ...
- a fortune teller offers to read your face ...
- the little gray haired lady you help across the street is your wife ...
- you have too much room in the house and not enough in the medicine cabinet ...
- you sink you teeth into a steak and they stay there ...

God only made a few perfect heads
the rest he covered with hair

Laugh and the World Laughs <u>with</u> you!

IDEAS ABOUT AGING QUIZ

Please circle T (true) or F (false) for question.

1.	T	F	As people grow older, they tend to become more religious.
2.	T	F	In the year 2000, the health and social status of older people will be the same as it is today.
3.	T	F	The five senses (touch, smell, etc.) decline in old age.
4.	T	F	Sexual activity is rare among people of retirement age.
5.	T	F	Older people generally are lonely and socially isolated.
6.	T	F	Drivers over the age of 65 have fewer accidents per person than do younger drivers.
7.	T	F	Upon retiring, most people sell their homes and move.
8.	T	F	Most older workers are not as good at their jobs as younger workers.
9.	T	F	Older persons who have children usually maintain regular contact with them.
10.	T	F	Most older persons are inflexible and are unable to change with the times.

Reference: Lynch, James H. and B. Gail Riddell, **Retirement Education: A Multi-Group Discussion Approach.** Centre for Continuing Education; University of British Columbia, Vancouver, B.C. V6T 1W5.

IDEAS ABOUT AGING

Answers

1. **False** Older people do not tend to become more religious simply as an effect of aging. It is true that the present generation of older Canadians tends to be more religious, but this is probably a result of the presence of stronger religious traditions and practice in their earlier lives. It is also a fact that, as people age, they often return to those traditions that were highly valued at an earlier time; thus, the older religious person was probably religious at some time earlier in life or has been continuously religious for many years.

2. **False** The health and social status of older people should be much higher by the year 2000. Measures of health, income, occupation, and education among older people are all rising in comparison with those of younger people.

3. **True** All five senses do decline in old age. This is particularly true of vision, hearing, and touch. The senses of taste and smell decline less rapidly.

4. **False** The notion of the "sexless aged" is a myth. Interest and participation in sexual intimacy continues to be a normal, satisfying part of life for most people. Many people remain sexually active even in late old age. In later life, the extent of one's sexual activity is influenced mainly by personal preference, habit, health, and the availability of a partner.

5. **False** There is little indication that older adults become extraordinarily isolated. Most older people who are isolated have been private and less socially oriented throughout their adult lives. While retired people report that loneliness is more often experienced than in earlier years, the majority do not see themselves as chronically lonely.

6. **True** Drivers over age 65 do have fewer accidents per person than do drivers under age 65. Older drivers have about the same accident rate per person as middle-aged drivers, but a much lower rate than drivers under age 30. As well, older drivers travel fewer miles and tend to compensate for any decline in perception and reaction-speed by driving more carefully.

7. **False** Most retired people remain in their homes as long as they are physically capable of doing so. To change residence at the point of retirement can prove satisfactory for some people, but very disappointing for others. If such a move means a new lifestyle, change in friends, and loss of familiar surroundings, careful planning is needed.

8. **False** The majority of older workers can work as effectively as younger workers. They are at least as accurate and steady in their work as younger workers, are absent less, and have fewer accidents.

9. **True** More than 80% of those persons over 65 who have children see them once every week; 86% see one child as often as every day.

10. **False** The majority of older people are not set in their ways and unable to change. Though they may become more stable in their attitudes, most older persons do change and do adapt to major events in later life -- such as retirement, departure of children from home, moving, serious illness, and changes in circle of relationships. Their political and social attitudes also tend to shift with those of the rest of society, although at a somewhat slower rate.

SOCIAL READJUSTMENT RATING SCALE
(for older adults)

Rank	Life Event	Stress Value Life Change Unit Value	
1.	Death of spouse	125	____
2.	Institutionalization	82	____
3.	Death of close family member	67	____
4.	Major personal injury or illness	66	____
5.	Being fired from work	64	____
6.	Divorce	61	____
7.	Major change in financial state	56	____
8.	Retirement	55	____
9.	Marital separation	54	____
10.	Eyesight failing	51	____
11.	Marriage	50	____
12.	Death of close friend	50	____
13.	Major change in health or behaviour of family member	47	____
14.	Major change in gratifying activities	46	____
15.	Hearing failing	46	____
16.	Change in sexual behaviour	45	____
17.	Change in responsibilities at work	43	____
18.	Change in residence other than institutionalization	43	____
19.	Painful arthritis	42	____
20.	Feeling of slowing down	41	____
21.	Change to different line of work	41	____
22.	Spouse ceasing to work outside home	40	____
23.	Change in living conditions or environment	40	____
24.	Marital reconciliation	39	____
25.	Change in social activities	38	____
26.	Losing driver's license	34	____
27.	Change in living composition	33	____
28.	Reaching 65	32	____
29.	Reaching 70	31	____
30.	Major change in work hours or conditions	28	____
31.	Trouble with boss	28	____
32.	Holidays and anniversaries	23	____
33.	Argument with children	22	____
34.	Argument with spouse	20	____
35.	Vacation	16	____
	TOTAL	____	____

Scoring
0 - 150: low risk
150 - 300: 50/50 risk
300 + : high risk

Source: **The Context of Aging in Canadians**, Ann Fales, Dorothy McKerracher, Deborah Vigoda, 1981

WHAT IS MEANT BY A HEALTHY LIFESTYLE? (OPTIONS P. 13)

Indicate with a check mark the most important points for your healthy lifestyle. If you have others, add them to the list. Ask your PARTNER to complete this exercise and share your findings.

Me	Partner	
		Activities
		Open to new experiences
		A positive attitude
		Commitment
		Regular Exercise
		Nutritious food
		Adequate sleep and rest
		Basic hygiene
		Peace of mind
		Accountability
		Ability to change
		Setting goals for yourself
		Variety
		Flexibility
		A challenge
		Ability to roll with the punches
		Spriritual well-being
		Planning ahead
		Spouse
		_____
		_____
		_____
		_____
		_____

MY PERSONAL HEALTH CHECK LIST

Good health is one of the basic requirements for a satisfying enjoyment of retirement. Periodic assessment of your health status is important. You have the opportunity to check for changes and to determine action that should be taken to deal with any health changes.

You can assess your present health situation by considering the following statements. Check the appropriate box.

Yes	No	
		My last medical check up resulted in the knowledge that my health status permits me to particiate in my favourite physical activities.
		My family doctor is interested in me and I am satisfied with the care I am receiving.
		My health problems are under control.
		My energy level is sufficient for my activities.
		My fitness program is regular, practical and suitable for me.
		My meals are nutritious and enjoyable.
		My ability to cope with unexpected or excessive demands is acceptable to me.
		My eyes are capable of satisfying reading, watching television, performing hobbies and crafts and driving a car.
		My hearing is sharp enough to allow me to enjoy conversations, listen to speakers, play bingo and bridge, hear the telephone and traffic noises.
		My sleep is enough for my needs.
		My weight is within the normal range for my sex, age and body structure.
		My feet are comfortable enough to allow me to enjoy walking.
		My ability to relax mentally and emotionally refreshes my body and mind.
		My teeth are capable of promoting the enjoyment of eating a well rounded diet.
		My proneness to accidents has not increased, i.e. falls, fires, car mishaps, cuts.

Actions to be Taken

Where I have answered No, I intend to take the following steps to overcome

these concerns; for example: arrange an appointment with my family physician to have my hearing tested.

o _____

o _____

o _____

o _____

o _____

o _____

o _____

o _____

o _____

o _____

o _____

GUIDELINES FOR THE LEADERS

Ideas About Aging Quiz

The Ideas About Aging quiz has been widely and reliably used in both Canada and the United State as a means of providing an opportunity to assess personal attitudes and knowledge about aging, stereotypes held by society and to assist in changing incorrect attitudes and beliefs. The myths of aging will be replaced by facts.

The co-ordinator will distribute the quiz (not the answer sheet) and allow no more than 5 minutes for completion. Participants will score their own quizzes. When most have finished, the co-ordinator will distribute the answer sheet.

The co-ordinator or leader may encourage a general discussion on the areas of widest disagreement, sensitive areas and individual suprise at the right answers.

If a speaker addressing the Normal Aging Process is to follow the quiz, the resource leader should limit the quiz and discussion to 15-20 minutes.

The following **Twelve Gerontological Principles** will assist the co-ordinator and resource leader by reinforcing their knowledge about aging.

Twelve Gerontological Principles

1. The elderly are a heterogeneous group with a variety of lifestyles and needs. They differ from one another more than they do from the young and even more than the young do from each other.

2. The great majority of older people are relatively healthy and are living at home. Most of them are not disabled, dependent nor depressed.

3. Most older people have the desire and the potential to be productive, contributing members of society.

4. The elderly experience the same "hierachy" of needs as anyone else: a) physiological; b) safety; c) belongingness; d) esteem; e) self-actualization. The lower order of need must be satisfied before the next level can be satisfied.

5. Human potential is not necessarily related to chronological age but much more related to such things as income, occupation and education.

6. There are different needs for health and social services between the "young-old" and the "old-old" and between elderly men and women.

7. Prevention of illnesses and accidents is always preferable to treatment and rehabilitation. It is not too late to begin to practice good health habits after the age of 65.

8. Almost all older people would prefer to be independent and to live in their own homes as long as possible.

9. Relocation of the elderly should only be considered when absolutely

necessary and if unavoidable should be accompanied by social and psychological counselling and support.

10. Family support, accommodation and socioeconomic factors are even more important than health services in keeping the elderly independent.

11. Most older people feel that their condition in life is better than the general public believes it to be.

12. Older people should always be given the opportunity of participating in decisions affecting themselves.

STRESS

Stress is the non-specific response of the body to any demand on it. Although stresses affect each person differently, their relative importance is very uniform; as psychiatrists Thomas M. Holms and Richard Rahe found in compiling **The Social Readjustment Rating Scale.** In the ranking of 43 common experiences on a numerical scale of Life Change Units they found that some happy events such as marriage prove to be far more stressful than a financial disaster like bankruptcy. The death of a close friend is usually considered to be very stressful but it ranked well below such events as retirement and being fired from a job. All stressful events whether positive or negative to our way of thinking require us to cope, adapt or change to some degree.

Stress occurs when we feel that we may not be able to adapt or cope to the degree that we would like. Your body reacts to stress by sending out indicators such as sudden weight change, increase smoking or drinking, anxiety, hyperactivity, headaches, stomach aches, short temper, negative reactions, inability to concentrate, fatigue, high blood pressure and heart irregularities. Dr. Hans Selye believes that stress build up contributes to hardening of the arteries, arthritis, ulcers, gallstones, kidney disease, heart attack, diabetes and allergies.

Some people thrive on stress. They are energized by competition and deadlines. Other people function better in a non-stressful environment. They may develop one of the above mentioned diseases. One man's stress is another man's shrug of the shoulders.

Retirement may or may not be stressful but it is a new stage of life that requires change and adjustment. The way in which you have coped with change and adjusted to stressful situations throughout life will be the way, by and large, in which you cope with adjustment to retirement. People who anticipate change, rather than allowing themselves to be taken by surprise, do better in adjusting to retirement. In participating in a preparation for retirement program, you are preparing and planning for change. Change isn't necessarily easy. It takes effort, constant awareness of what you are actually doing and what you wish to be doing.

The original **Social Readjustment Rating Scale** has been adapted for older adults and has special significance for people at retirement. The Life Change Units constitute various interactions of people with their environment and make up essentially all of the changes in life situations that we have to deal with, or reflect the fact that salvent changes have occurred.

The number in the right hand column of the chart represents the amount, duration and severity of change required to cope with each item, averaged from the responses of hundreds of people. Marriage was arbitrarily assigned the magnitude of 50 points.

The more changes you undergo in a given period of time, the more points you accumulate. The higher the score, the more likely you are to have a health change. Serious illnesses, injuries, surgical operations and psychiatric disorders have been found to follow high life-change scores. And the higher your score, the more serious the health change will likely be. For example if you have more than 300 units in one year you are more susceptible to health risks in the following year.

How is your stress level each person will circle the values of the Life Change Units that applied to them in the last year. Add up their total score. (b) They might be interested in circling the values of Life Change Units that they anticipate in their life at retirement. Add up their total score. How stressful a period of life do you forsee?

The co-ordinator or leader will share the scoring procedure with the participants.

Interpretation of your score:

If you scored below 150 points, you are on pretty safe ground - about a one in three chance of serious health change in the next two years.

If you scored between 150 and 300 points, your chances rise to about 50-50.

If you scored over 300 points, be sure that your health insurance is paid up - your chances are almost 90 percent.

Change is not entirely random. You have a great deal of personal control over some events such as marriage, having children, going to university. You have little control over whether to get divorced, change jobs or retire. But you do have a fairly good idea of when these events will take place. You can predict your future to a certain degree, so you can order your life by managing the change that is a vital part of living. You can weigh the benefits of change against its costs, pace the timing of inevitable changes and regulate the occurrence of voluntary changes to try to keep you life change score out of the danger zone. A preparation for retirement program helps you plan for change and anticipate distressful situations.

It is important to recognize your own stress signals, to respond to these signals and to learn an approach to managing your stress signals.

Some coping skills that may be learned are:

1. Minimize the seriousness of the situation (a sense of humour).
2. Seek out relevant information.
3. Request support from others - talk about it.
4. Set short range goals - do one thing at a time.
5. Learn specific procedures - work off your anger, relax.
6. Rehearse alternative outcomes.
7. Find a general pattern of meaning to life.
8. A balance of work and leisure in daily routine.
9. Cooperate rather than compete.

The Ontario Blue Cross booklet **Stress** and **The Context of Aging in Canada** are excellent sources of reference for the leader. Both are listed in the Resources for Participants section.

RESOURCES FOR THE LEADER

Audio Visual Resources

Feeling Good All The Way - 30 minutes, 3/4" video tape from Head Start series produced by T.V. Ontario 1979. Very informative coverage of physical and mental health, exercise programs, stress, nutritious eating and stroke rehabilitation with an emphasis on overall preventive health maintenance. May be borrowed from:

Resource Centre
Ministry of Tourism and Recreation
77 Bloor Street West, 9th Floor
Toronto, Ontario
M7A 2R9
(416) 965-6763

Book well in advance of presentation date.

Don't Take it Easy - 3/4" videotape, 30 minutes, fitness programs for older adults. Available by borrowing from: Resource Centre - see above address or T.V. Ontario, P.O. Box 200, Station Q, Toronto, Ontario M4T 2T1.

Printed Resources

The books listed in the Resources for Participants section for this session are excellent sources of knowledge for the leader on the many aspects of health planning. The two books by Dr. Michael Gordon deal directly with healthy aging and health problems of older adults. However, the speaker or resource leader for this session will be covering many of these areas and could use these books as references for further information for the participants.

A co-ordinator or leader should be familiar with the general concerns and interests of the participants to ensure that the speaker addresss these areas specifically. However, not all of the questions of all of the participants can be dealt with in the three hour time limit. It is important to make sure that sources of assistance and further information are provided.

RESOURCES FOR PARTICIPANTS
Further Reading

Planning Your Retirement: The Complete Canadian Self-Help Guide. Blossom T. Wigdor, Ph.D.; Editor, Grosvenor House Press Inc., Toronto/Montreal 1985.
chap. 1, pages 20-26
chap. 4, pages 84-113

Retirement Guide for Canadians: Plan Now for a Comfortable Future. Henry S. Hunnisett, 7th Edition, International Self-Counsel Press Ltd., Vancouver, B.C. 1984.
chap. 22, pages 249-257

It's Never Too Early: A Guide to Planning and Enjoying Your Retirement Lifestyle. Sidney Kling and Joseph Levy, Stoddart Publishing Co., Toronto, 1985.
chap. 4, 5, 6, pages 54-122

An Once of Prevention: The Canadian Guide to a Healthy and Successful Retirement. Michael Gordon, M.D. Prentice-Hall Canada Inc., Scarborough, 1984.
chap. 3, pages 34-44
chap. 4, pages 45-94
Part two the Medical Advisor pages 95-202

Old Enough to Feel Better: A Medical Guide for Seniors. Michael Gordon, M.D., Key Porter Publishers, Toronto, 1981.
Part I: A Guide to Health and Aging; page 7-140
Part II: The No-Age-Limit Medical Adviser; pages 141-377

A Time to Enjoy: The Pleasures of Aging. Prentice Hall Inc., Englewood Cliffs, N.J.; 1979.

Love and Sex After Sixty, Robert N. Butler, and Myrna L. Lewis, Harper and Row, N.Y., 1977.

The Nuts and Bolts of Nutrition, Ontario Dietetic Association, Dietetic Services, Ontario Hospital Association, 150 Ferrand Drive, Don Mills, Ontario M3C 1H6. ($4.95 includes shipping and handling).

Nutriscore. The Rate Yourself Plan for Better Nutrition. Ruth Fremes and Zak Sabry, Methuen Publishing Co., Toronto, 1981.

Stress. Ontario Blue Cross, 150 Ferand Drive, Don Mills, Ontario M3C 1H6, 1978.

Stress Without Distress. Hans Selye, The New American Library of Canada Ltd., Scarborough, 1975.

Contexts of Aging in Canada. Ann Fales, Dorothy McKerracher and Deborah Vigoda. O.I.S.E. Press, 252 Bloor Street West, Toronto, Ontario M5S 1V6.

Love, Sex and Aging. Edward M. Brecher and the Editors of Consumer Reports Books, Little Brown, Toronto, 1984.

Magazine articles in:

Discovery - the magazine for Mature Canadians, 302 Merton Street, Toronto, Ontario M4S 1A9.

Booklets Available

International Association for Medical Assistance to Travellers, 188 Nicklin Rd., Guelph, Ontario. N1H 7L5. Telephone: (416) 652-0137

Three free booklets are available:

- Immunization a guide for international travellers
- Malaria - Risk Countries
- Staying Healthy in Warm Climates.

Retirement Planning

For Small Communities In Ontario

LIVING ALTERNATIVES

(People and Places)

Ontario

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

RETIREMENT PLANNING

PROGRAM

FOR

SMALL COMMUNITIES

IN

ONTARIO

NOTE 8: LIVING ALTERNATIVES
(People and Places)

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

NOTE 8

LIVING ALTERNATIVES
(People and Places)

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LIVING ALTERNATIVES
(People and Places)

Introduction

The co-ordinator may choose to lead this session. "Topics to be Covered" indicates references and sources of information on changing relationships and living arrangements as well as pen and pencil exercises for the participants. These material guides will assist you in developing your presentation. As a sensitive co-ordinator you will be aware of the special concerns of the participants regarding changing roles and housing. This will help you focus the direction of this session. In other words, you will be in a position to make choices regarding what topics to concentrate on for the benefit of the majority. For example, in a thirty minute period you can discuss either moving to the Sun Belt or Accommodation with Special Care. The needs of the class members will determine your decision. Sources for further information will be provided for those interested in the answers to specific personal questions. Bear in mind that a retirement planning program cannot answer all of the questions of all of the participants but should provide sources of assistance.

In choosing a resource person or speaker for part of this session refer to Note 2: Program Co-ordinator for guidelines for choosing a resource leader. Someone in your community may have the expertise to speak about the local retirement accommodation available through government such as: The Ontario Housing Corporation, Ministry of Community and Social Services and Ministry of Health. Municipal housing options should be included also. If living in a warmer climate is an issue for a majority of the class, a panel of 3 local retired residents who have experienced short or extended stays in the south could present their experiences and advice. The three people should represent three alternatives, for example, condominium, retirement community and apartment rental types of housing in the southern United States. If such a panel is unavailable, the co-ordinator could show the videotape from the Head Start series called "Snow Birds" in which Canadian writer Max Braithwaite presents the pros and cons of Florida living for Canadians. Although the dollars referred to are 1979 dollars the cost comparisons are valid. This 30 minute video cassette answers many questions and provides a colourful picture of life in the southern United States in the winter months. The two reference books written by Sid Kling are further sources of valuable information on moving to the Sun Belt. If you are considering a real estate salesperson as a resource leader for part of this session, it would be wise to preview all handout materials in advance of the session. Be aware that figures on the advantages of buying versus renting can easily be manipulated either way, depending on the bias of the speaker. Remember that resource leaders should be objective and unbiased experts!

The Program Co-ordinator should have identified from the Personal Profile the number of participants with concern for elderly parents or close relatives. If this is an issue for a significant portion of the group the topics of accommondation, special care and changing roles and responsibilities of aging parents and theire children should be addressed.

In the introduction, a co-ordinator should be aware of the significance of the living alternative session for a satisfying retirement. It would be wise to review the handout from Note 4: Retirement and You called Satisfying Retirement Years Depend On ... as this session involves a place to live, people who care, activities, relationships, skills and all of the other criteria for a satisfying retirement. Where and how an individual chooses to live in retirement depends on most of these factors.

Guidelines for the use of Case studies can be found in Note 2: Program Co-ordinator.

A Co-ordinator's opening remarks should include all or some of the following points:

1. The four major role changes to be dealt with by older adults are:
   i loss of work role
   ii loss of income
   iii declining health
   iv changes in family roles

   All of these role changes affect where and how older adults choose to live.

2. The job, income and size of family determined where and how a person lived in their younger years. A change in any one item influenced change. In retirement the job no longer determines a move. Most people are free to live almost anywhere.

3. In working years, children and fellow workers helped people adjust to a move away from family and friends. Objectively assessing sources of friendship in preparing for retirement is important. Making new friends to replace the friends from the job will help ease the adjustments involved in the retirement transition.

4. Social changes discussed in Note 4: Retirement and You have a decided impact on living arrangements. The co-ordinator should review them as they are indicative of the changing relationships and roles that may occur with retirement in the eighties.

5. Single persons have different concerns regarding retirement living than married persons. This session should deal with both.

6. Decisions during working years often were made by other people, such as an employer, a spouse or fixed situations. With retirement there are many decisions to be made by the individual. Sharpening rusty problem-solving skills and transfering decision making skills from the job to the home are important to retirement satisfaction.

7. Communication skills vital to employment should be transfered to retirement relationships. It is important for most people to have someone with whom to share happiness and problems, and to explore new interests. The case studies are designed to open up lines of communications and to sharpen problem solving and decision making skills in dealing with common retirement issues.

   N.B. If the co-ordinator has chosen Model A, the Living Alternatives session is one hour only. Then the Changing Relationships and roles section is presented in the last session - Opportunities (Note 10).

It is essential for the co-ordinator to have a copy of Options and Leisure Can Be Pleasure in order to present the Living Alternatives session. Call your closest office of the Ministry of Tourism and Recreation for a complementary copy or order from the Ontario Government Bookstore listed in Resource for Leader in Note 2: Program Co-ordinator.

TOPICS TO BE COVERED

	in a 3 hour session	Resource
o Introduction - see Introduction to this Note		
o Changing Relationships and Roles	40 min.	Leisure Can Be Pleasure p. 12
(a) Introduction		Options p. 20
(b) My changing roles*		Options p. 22
(c) Check your relationship skills*		Options p. 24
(d) Check your listening skills*		Options p. 25
(e) Concerns of single persons		Leisure...Pleasure p. 30-33
(f) Concerns of married couples		Leisure...Pleasure p. 18-27
(g) The Generation in the Middle Summary		Leisure...Pleasure p. 27-28
o Housing Arrangements and Alternatives	35 min.	
(a) Introduction		Options p. 27
(b) Alternative in Living Exercises: If dreams come true, where would I live?		Options p. 28
(c) What does my home mean to me?		Options p. 28
(d) Building a dream		Options p. 28
(e) Types of Housing *		
o Rental		
o Purchase		
o Independence to interdependence to dependance		(a) Planning Your Retirement (Wigdor) chap. 3, p. 57-83
- Seniors apartments		(b) Retirement Guide for Canadians (Hunnisett) chap. 20, 21
- Retirement homes		p. 205-245 and Sample 10, p. 210
- Homes for the Aged		
- Nursing Homes		
o Living Alternatives:* Checklist for Leisure,	25 min.	Options p. 29
o Should I (we) share?		
(a) with my children?		small group discussion
(b) with other people?		
(c) with my parents?		
o Sources of Information and Assistance	15 min.	Planning Your Retirement (Widgor) p. 207-209
- federal		
- provincial		
- local		
o Case Studies *		
(a) married couple -	25 min.	
(b) single person-widower		
review problem-solving - decision making skills prior to small group discussion		See Note 2: Program Co-ordinator
o Summary		Options p. 34 and Leisure...Pleasure

* Photocopy included as an attachment

LEARNING OBJECTIVES

1. To develop an understanding of housing choices for retirement living.
2. To assess whether it is realistic to move after retirement.
3. To examine housing alteratives in conjunction with personal leisure requirements.
4. To develop skills in problem solving, decision-making and communications.
5. To develop an awareness of changing roles and the impact on relationships.
6. To develop an appreciation of the need for close, affectionate relationships thoughout life.

MAIN IDEAS

Participants will:

- Become aware of the types of housing available for retired people.
- Discover a variety of retirement lifestyles.
- Consider the importance of relationships to retirement satisfaction.
- Recognize the need to share plans with spouse and close family members.
- Be motivated to take advantage of opportunities for satisfying retirement.
- Sharpen problem solving - decision making and communication skills.
- Be provided with local sources of information and assistance.

MATERIALS NEED BY PARTICIPANTS

1. **Guide for Seniors Citizens: Services and Program in Ontario**, available at no cost from Publications Centre, 5th Floor, 880 Bay Street, Toronto, Ontario M7A 1N8.

2. - **Seniors Citizens Assisted Housing**
   - **Ontario Home Renewal Program**
   - **Rental Supplement Program**
   - **Ontario Property Tax Grants**

   Contact the nearest office of the Ontario Housing Corporation listed in the Municipal section of the blue pages of the telephone directory.

MY CHANGING ROLES

Options P. 22

At 50 years		At Retirement		At 80 years	
ME	PARTNER	ME	PARTNER	ME	PARTNER

Now spend a few more minutes to consider the following question and jot down the answers.

(a) Which roles disappear? When? Why?

ME _____

PARTNER _____

Which roles are added?

ME _____

PARTNER _____

Which roles become more important?

ME _____

PARTNER _____

Which roles take less time?

ME _____

PARTNER _____

Which roles have not changed?

ME _____

PARTNER _____

(b) Who becomes more important to you?
When? Why?

ME _____

PARTNER _____

Who disappears from your life?

ME _____

PARTNER _____

Who takes up more of your time?

ME _____

PARTNER _____

(c) How have your changing roles affected your leisure time and activities?

ME _____

_____

_____

PARTNER _____

_____

_____

CHECK YOUR RELATIONSHIP SKILLS

Retirement presents opportunities to consolidate and reshape relationships with your partner and friends, and is particularly important with increased amounts of leisure time.

Part A: **Partners**

Understanding your partner's needs and communicating your needs to your partner are essentials of a satisfying leisure lifestyle together.

How are your communication skills?

Here is the chance to check out your relationship with your partner.

	CHECK the appropriate response					
	Sometimes		**Usually**		**Always**	
	ME	PARTNER	ME	PARTNER	ME	PARTNER
A. Do I listen to my partner?	☐	☐	☐	☐	☐	☐
Do I understand my partner's need:	☐	☐	☐	☐	☐	☐
for independence?	☐	☐	☐	☐	☐	☐
for privacy?	☐	☐	☐	☐	☐	☐
for socializing?	☐	☐	☐	☐	☐	☐
for friends of his her own?	☐	☐	☐	☐	☐	☐
for activities of his her own?	☐	☐	☐	☐	☐	☐
for loving?	☐	☐	☐	☐	☐	☐
for sharing?	☐	☐	☐	☐	☐	☐
Do I respect my partner's ability to continue to manage his or her leisure responsibilities?	☐	☐	☐	☐	☐	☐
Do I discuss my leisure concerns with my partner?	☐	☐	☐	☐	☐	☐
Do I criticize my partner's activities?	☐	☐	☐	☐	☐	☐
Do I resent being criticized about my activities?	☐	☐	☐	☐	☐	☐
Do we make leisure plans together?	☐	☐	☐	☐	☐	☐

COMMUNICATIONS

Options P. 25

Communications involves the ability to talk and to listen. Your relationship with other people depends a great deal on your ability as a communicator.

Do you talk with rather than talk at?

Do you listen? By giving more thought to listening, understanding would be enriched and friendships enhanced.

Listening is not easy.

Listening requires energy and concentration. It takes effort to listen to an outpouring of concerns, to a lengthy flow of thought, or to the retelling of a story for the umpteenth time. You are only human if you hear just what you are interested in and tune out everything else, but you are not being a good listener or a good friend.

If you are in a hurry or thinking about your personal agenda, you will tune out the conversation and not "hear" what the person is saying.

Check Your Listening Skills

Here is your opportunity to find out if you are a good listener. Check the following list and gauge your skills.

1. Do you listen to others as you would wish them to listen to you?
2. Do you avoid interrupting?
3. Do you avoid completing the speaker's sentence?
4. Can you put yourself in the other person's shoes?
5. Are you eager to learn about other people, places, and things?
6. Do you tune in on the speaker's feelings as well as the words being spoken?
7. Do you try to identify the main ideas and attitudes being communicated to you?

Now that you are aware of these skills, you may find it easier to listen. The effort is worthwhile for you and for the speaker.

After you have completed your own check list, ask your partner to check his/her listening skills.

Discuss your responses together, share your insights, and develop some joint suggestions for individual improvement.

SOME TYPES OF ACCOMMODATION

Rental - Moderate to low rental accommodation

- o Municipal non-profit housing corporations
- o Ontario Housing Corporation
- o Senior Citizens housing
- o Non-profit housing corporations - churches, service clubs, associations, cultural commuities
- o other local options

Purchase

- o House - single family, duplex
- o Cooperative apartments
- o Condominimums
- o Destination Parks
- o Trailer and Recreation Vehicle living
- o Other

Accommodation with Special Care

- o Retirement communities
- o Retirement Homes or Lodges
- o Homes for the Aged
- o Nursing Homes
- o Long term care facilities

Additional

- o Moving to the "Sun Belt"
- o Sharing with family or friends
- o "Granny flat" concept
- o House swapping
- o Time sharing
- o Other

Community Services available to maintain independent living

- o Home Support Services
- o Meals on Wheels
- o Wheels to Meals
- o Transportation services for recreation, medical and social purposes

Living Alternatives: Checklist for Leisure

In taking advantage of the opportunity to reassess your housing needs and living arrangements, there are many questions to be considered.

1. Examine the following list.
2. Check the factors that you have considered.
3. The items that need to be investigated further can be marked with a end pencil or highlighter.

A. If I stay where I am:

1(a) The advantages of present location.

ME	PARTNER

(b) The disadvantages of present location.

ME	PARTNER

2(a) The activities that are presently enjoyed

ME	PARTNER

2(b) New activities that I am planning.

ME	PARTNER

(c) Can these activities be carried out in the present location?

ME	PARTNER
Yes	
Maybe	
No	

(d) Do these activities require special facilities in the home?

	ME	PARTNER
Special lighting -		
A separate workroom		
Heavy duty wiring		
Natural light		

(e) Do any of these activities need zoning permission?

	ME	PARTNER
Yes		
No		

2(f) Will it be possible to continue these activities in this location for:

	ME		PARTNER	
	YES	NO	YES	NO
5 years				
10 years				
15 years				
Forever				

(g) Do the activities that you enjoy outside of your present home need special requirements?

	ME	PARTNER
Access to public transportation		
Access to highway		
Access to parking		
Nearby senior centre		
Nearby fitness centre		
Nearby church, synagogue		
Nearby cultural centres		
Nearby hospital		
Nearby school/continuing education		
_____		
_____		
_____		

B. If I move:

(a) Would present activities be available?

ME		PARTNER	
YES	NO	YES	NO

(b) Would the distance from family members be a concern?

ME		PARTNER	
YES	NO	YES	NO

(c) Would the distance from old friends be a concern?

ME		PARTNER	
YES	NO	YES	NO

(d) Would the new location meet the specific requirements of our activities?

ME		PARTNER	
YES	NO	YES	NO

(e) Is the climate suitable for my activities?

	ME		PARTNER	
	YES	NO	YES	NO
• heat				
• cold				
• dry				
• humidity				
• altitude				
• allergies				
_____				
_____				
_____				
_____				

(f) Does family doctor agree with the move?

ME		PARTNER	
YES	NO	YES	NO

(g) Does the new location offer the support services that I need?

	ME		PARTNER	
	YES	NO	YES	NO
• health services				
• religion				
• recreation				
• cultural				
• education				
_____				
_____				
_____				
_____				

(h) Is the new location designed for ease of maintenance?

	ME		PARTNER	
	YES	NO	YES	NO
Now				
10 years				
15 years				
Forever				

(i) What are the opinions of people who have lived in the area for a period of time, about the availability of leisure opportunities in the proposed location?

1. Advantages:

	ME		PARTNER	
e.g. Nearby lake.	YES	NO	YES	NO
_____				
_____				
_____				
_____				

2. Disadvantages:

	ME		PARTNER	
e.g. No bowling alley.	YES	NO	YES	NO

(j) Have I considered other important personal requirements for a new location? Check those that are important and add to the list.

	ME	PARTNER
• privacy		
• quiet		
• safety		
• security		
• a sense of personal space		
• a sense of belonging		
• environmental control		
• an age mix		

This investigation takes time, energy, and self-assessment. Acquiring the information may be an ongoing project requiring your skills in communicating and listening; in problem solving and decision making; and in sharpening your sensitivity to your environment.

Be patient! Be persistent! The decisions are extremely important for enjoying your retirement.

More than 90% of people over tha age of 65 live independently. With appropriate planning, good health, and a positive attitude, you will be a member of that group.

It is wise to try out your proposed relocation for several months, off-season, in order to determine whether it is really for you. To mix a metaphor, grass always looks greener on the other side—so test the water before you dive in. A short-term investment in living in this new location for a good part of a year will pay off in long-term dividends—then you can decide that this is the place where you wish to reside, or you may realize that the location is not suitable.

Remember, that no matter where you live, you must be happy in that location and you must be free to take part in present and future leisure time pursuits.

CASE STUDIES

A. A Married Couple

All of his working years moving around Ontario as a hydro lineman Mike West dreamed of the house he would build when he retired. He and his wife Nicole bought 10 acres of land near his hometown of St. Catharines when they were first married. Nicole enjoys their bungalow at North Bay and doesn't want to leave her friends and part-time job. Their children and grandchildren live within a one hour drive. Mike retires in 3 months and looks forward to fulfilling his dream.

What are the problems they face?

What are the alternatives they can explore?

CASE STUDIES

B. Widower

Jim's son and daughter-in-law live in a large town 400 km from their father. Because of his heart condition, they are pressing him to move near them when he retires next year. Since his wife died 8 years ago, Jim has become an active member of the Lions Club, the Agricultural Society and is president of the local Horticultural Society. Over the years he has developed many interest and made many friends who share his interests. How should he handle his son's proposal?

What are the problems he faces?

What are the alternatives he can explore?

RESOURCES FOR THE LEADER

Planning Your Retirement: The Complete Canadian Self-Help Guide. Blossom T. Wigdor, Ph.D.; Editor, Grosvenor House Press Inc., Toronto/Montreal 1985.
chapter 2, pages 30-56
chapter 3, pages 57-83
Appendix B, pages 207-208

Retirement Guide for Canadians: Plan Now for a Comfortable Future. Henry S. Hunnisett, 7th Edition, International Self-Counsel Press Ltd., Vancouver, B.C. 1984.
chapter 7, 8, 9, 10, pages 66-88
chapter 20, 21; pages 205-246
Sample #10; page 210

Leisure Can Be Pleasure: Changing Roles in Retirement. Annabel Sissons and D. Vigoda for Ministry of Culture and Recreation, Toronto, 1981.

Options: A Handbook of Retirement Information and Exercises for Individuals and Partners Shifting Gears and Planning their Leisure in Later Years. Annabel Sissons for Ministry of Tourism and Recreation, Toronto, 1984.
chapter 8, 9; pages 20-35

It's Never too Early: A Guide to Planning and Enjoying Your Retirement Lifestyle. Sidney Kling, and Joseph Levry. Stoddart Publishing Co., Toronto, 1985.
chapters 11, 12, 13, 14; pages 182-320.

Directory of Accommodation for Seniors in Ontario. 1984, Seniors Secretariat, 700 Bay Street, Toronto, Ontario M5G 1Z6. Excerpts are attached which provide sources of further information for the co-ordinator. Definitions of levels of care and facilities are outlined.

Audio-Visual

Head Start series, 3/4" video cassette, produced by T.V. Ontario, 1979.
Snowbirds - 30 minutes, colour
borrow from: Resource Centre
Ministry of Tourism and Recreation
77 Bloor Street West, 9th Floor
Toronto, Ontario
M7A 2R9
(416) 965-6763
Book well in advance of presentation date.

INTRODUCTION

The following information are excerpts from the Directory of Accommodation for Seniors in Ontario.

Three major Provincial Ministries relate to most of the facilities listed in this Seniors Accommodation Directory:

- Community and Social Services
- Health
- Ministry of Housing

A number have area, district or regional offices which will be listed in the blue pages of your telephone directory.

The blue pages also list local offices of federal and municipal government departments.

For general enquiries about programs for seniors in Ontario, contact:

Office of Senior Citizens' Affairs
6th Floor
76 College Street
Queen's Park
Toronto, Ontario
M7A 1N3.

or telephone: (416) 965-5106

Check the blue and yellow pages of your telephone directory for the nearest offices serving your community under:

Community Information Centres
Placement Co-ordination Services
Housing Corporations
Ministry of Northern Affairs
Associations
Health Organizations
Homes - Elderly People
Nursing Homes
Senior Citizens' Homes
Communities/Homes
District Health Councils
Public Health Units
Housing Authorities
Social Services
Consultants/Social Planning
Social Service
Organizations
Rest Homes
Retirement
Councils on Aging

and others

The following are selected organizations concerned with the types of accommodation listed in this Directory.

Older Adult Centres' Association of Ontario
250 Consumers Road
Suite 509
Willowdale, Ontario
M2J 4V6
(416) 497-7205

Ontario Associaton of Family Services Agencies	c/o Breithaupt Centre 350 Margaret Avenue Kitchener, Ontario N2H 4J8
Ontario Association of Homes for the Aged	8 Director Court Suite 201 Woodbridge, Ontario L4L 3Z5 (416) 851-3821
Ontario Housing Corporation (Ministry of Housing)	2nd Floor, 777 Bay Toronto, Ontario M5G 2E5 (416) 585-6516
Ontario Nursing Home Association	6075 Yonge Street Toronto, Ontario M2M 3W4 (416) 224-2282
Long Term Care Association	84 High Street East Mississauga, Ontario L5G 1K4 (416) 271-1040

DEFINITIONS

D.C.	**Day Care**	A support program in a supervised setting for frail older persons who require care during the day, either because they live alone or because family members work. There are also a number of GERIATRIC DAY HOSPITALS which provide health services. The range of care services in any particular centre depends on the policies of the sponsoring facility.
E.P.C.	**Elderly Persons Centres**	An organized program in a facility approved under the Elderly Persons Centres Act. Centres may provide a wide variety of social, recreational, nutritional and health promotion programs, educational and other services to older persons. While Elderly Persons Centres do not provide accommodation, many are linked to facilities which do and/or have up-to-date information on available facilities and services in their area.
H.S.C.	**Homes for Special Care**	Designated under the Homes for Special Care Act as community residential homes for individuals discharged from psychiatric and mental retardation centres.
H.F.A.	**Homes for the Aged**	Operated by municipalities and corporations (religious, ethnic, service club), under the Homes for the Aged and Rest Homes Act and the Charitable Institutions Act. Residential and Extended Care Services are available on approval from the Minister of Community and Social Services. All Homes maintain admission policies and guidelines on services.
H.A.	**Housing Authority**	The Minister of Municipal Affairs and Housing (through the Ontario Housing Corporation) has established 61 local housing authorities throughout Ontario. They manage rent geared to income accommodation, in self-contained bachelors and one-bedroom apartments. They also establish guidelines for such projects including the determination of eligibility for admission and rental rates.

S. APTS. **Seniors Apartments**

These are also rent geared to income developments by religious, ethnic, Legion or other co-operative groups. The Ministry of Municipal Affairs and Housing may provide subsidies for these projects as well as to seniors in apartments in certain private units. Insome instances, there may also be a care component through the Ministry of Community and Social Services. In most of the projects, capital and operating funds are provided by Canada Mortgage and Housing Corporation under the National Housing Act as well as by the Province of Ontario, local governments, and private corporations.

(M.T.H.C.)

(For the Municipality of Metropolitan Tornto, the designation M.T.H.C. indicates a complementary operation by Metro Toronto's Housing Company.)

N.H. **Nursing Homes**

Licensed by the Minister of Health under the Nursing Homes Act. Most residents are eligible under the Extended Care Program.

R.H. **Retirement Rest Homes**

Covers a wide variety of facilities from large scale developments (200 or more units) to small group homes. Most are privately owned and operated. A number of residents are assisted in (a) satellite homes under the Homes for the Aged and Rest Homes Act or (b) in hostel-like accommodation under the General Welfare Assistance Act. Both fully independent persons as well as those requiring some care may be admitted.

Levels of Care

In Nursing Homes and Homes for the Aged, two types of care are recognized:

Residential Care
required by a person who is ambulant or independently mobile.

Extended Care
1½ hours or more of nursing care a day required by a person with a relatively stabilized chronic condition.

Costs

In most facilities in this Directory, senior residents and tenants are assessed according to their ability to pay. Thereafter, assistance may be provided under some of the legislation listed above. In the case of Extended Care in Nursing Homes and Homes for the Aged, the basic co-payment is determined by the Ministries of Health and Community and Social Services, with certain additional charges governed by regulations.

Admission Policies — Every authority, board, and corporation is able to determine individual policies for persons entering the facility as well as for relocation - in conformity with any governing legislation.

No single set of definitions or descriptions of the services available can be complete. Those in this Directory have been provided for purposes of convenience only. Where one requires accurate references, refer to the official statutes or particular Ministry guidelines.

Not all of the following Acts need ever concern any senior or family member. However, many of these selected public statutes may affect the owning corporations, lands and premises, the residents and tenants, and the staffs of the facilities. There are additional regulations, by-laws and policies which may relate to a group of facilities or to a specific setting.

Assessment Act
Blind Persons' Rights Act
Building Code Act
Business Corporation Act
Charitable Gifts Act
Charitable Institutions Act
Charities Accounting Act
Condominium Act
Consumer Protection Act
Co-operative Corporation Act
Corporation Act
Elderly Persons Centres Act
Elderly Persons' Housing Aid Act
Employment Standards Act
Family Benefits Act
Fire Marshals Act
General Welfare Assistance Act
Health Disciplines Act
Health Insurance Act
Health Protection and Promotion Act
Homemakers and Nurses Services Act
Homes for Special Care Act
Homes for the Aged and Rest Homes Act
Hospital Labour Disputes Arbitration Act
Hospitals and Charitable Institutions Enquiries Act.
Housing Development Act
Human Rights Code
Labour Relations Act
Ministry of Community and Social Services Act
Ministry of Health Act
Minsitry of Municipal Affairs and Housing Act
Municipal Act
Municipal Elderly Resident's Assistance Act
National Housing Act (Canada)
Nursing Homes Act
Occupational Health and Safety Act
Ombudsman Act
Ontario Guaranteed Annual Income Act

Ontario Housing Corporation Act
Ontario Pensioners Property Tax Assistance Act
Planning Act
Powers of Attorney Act
Public Institutions Inspection Act
Residential Tenancies Act
Workers' Compensation Act

Refer also to the specific Act for District, Metropolitan and Regional Municipalities.

(Unless otherwise shown, the above Acts are from the Revised Statutes of Ontario (R.S.O.) 1980, as amended 1981, 1982 and 1983.

RESOURCES FOR THE PARTICIPANT

Beginnings. Betty Jane Wylie, McClelland and Stewart, Toronto, 1980.

How to Retire and Invest Successfully in Florida: A Guidebook for Canadians. Sid Kling, Toronto, General Publishing Co., 1982.

You and Your Aging Parents. Silverstone, Barbara and Helen Kandel Hyman, New York, Pantheon Books, 1982.

The Home Owners Handbook: an authoritative guide to buying and carying for your home. Steve Brasler ed. The Consumers Association of Canada, Ottawa 1984.

Condominium Ontario
44 Elginton Avenue West
Suite 706
Toronto, Ontario
M4R 1A1
- booklets and information on condominium purchasing.

Ontario Ministry of Health
Nursing Home Inspection Service
7 Overlea Blvd., 3rd Floor
Toronto, Ontario
M4H 1A8
- a list of nursing home addresses in your area.

Ontario Ministry of Community and Social Services
contact the nearest office listed in the blue pages of your telephone directory
- for a list of Homes for the Aged in your area.

Consumer Information Centre
Ministry of Consumer and Commercial Relations
555 Yonge Street
Toronto, Ontario
M7A 2H6
- see listing attached.

Revenue Canada
(local district taxation office)
- Booklet, Living outside Canada

CONSUMER INFORMATION CENTRE
Main Floor, 555 Yonge Street
Toronto, Ontario
M7A 2H6
(416) 963-1111
1-800-268-1142
TTY 963-0808

PUBLICATIONS LIST

- Business Guide to the Ontario Business Practices Act
- Consumer Protection Act *
- Consumer's Guide to Collection Agencies
- Consumer Guide to the Ontario Business Practices Act *
- Consumer Reporting Act
- Consumer Information Centre - Something for Everyone
- Dream Merchants
- Facts About Credit and You *
- Facts About Franchising
- Guide to Home Repairs
- How to Buy a House
- Living Safely with Propane
- Long-lease Campsites
- Nuts and Bolts of Car Repairs *
- Paving
- Phony Charities
- Portable Gasoline Containers *
- Refunds and Exchanges *
- Registering a Business Name in Ontario
- Special Occasion Permits *
- The Basic Consumer Guide to Insurance
- Tips on Buying a Car *

N.B. Pamphlets are subject to availability
* bilingual/disponible en francais.

Retirement Planning

For Small Communities In Ontario

LEGAL PLANNING

9

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

Ontario

RETIREMENT PLANNING PROGRAM FOR SMALL COMMUNITIES IN ONTARIO

NOTE 9: LEGAL PLANNING

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

NOTE 9 **LEGAL PLANNING**

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LEGAL PLANNING

Introduction

There are many legal affairs that need to be considered by every adult at retirement. Some of these legal considerations are closely tied to specific issues of financial planning, such as provision of income for a remaining partner after death. This involves retirement income and estate planning and wills. As people grow older they want to make sure that those that remain after death are provided for as they wish. They also want to make sure that their property and possessions are allocated in the way they wish. Knowing that there is an up-to-date will and that legal and financial affairs are in order can provide peace of mind. This promotes a feeling of freedom to go about the business of enjoying leisure pursuits in retirement.

The legal planning session should address all of the topics outlined in Topics To Be Covered. This should be done in layman's terms. If participants are part of farm families and small businesses, special consideration should be given to their specific areas of planning. A co-ordinator should provide the resource leader with this information in advance.

The resource leader should be familiar with local/specific concerns of importance, for example trespassing private property, expropriation of land or bankruptcy of family farms.

In choosing a resource leader for this session, the co-ordinator should follow the guidelines outlined in **Note 2, Program Co-ordinator**. The resource leader should be familiar with the legal concerns of older adults and should be able to address the group in simple language. Legal terminology should be kept to a minimum. When necessary, specific terms should be clearly explained. A list of terms used in financial and legal planning is included in Note 5: FINANCIAL PLANNING.

The co-ordinator should advise everyone at the beginning of the session that the resource leader will be glad to respond to questions of general concern and clarification as the session progresses. This is not the place for specific problems of individuals. It is very easy to go beyond the three-hour time span. The co-ordinator should be aware of this during the presentation.

Topics to be Covered	in a 3 hour session
o **Introduction**	10 Minutes
o Power of Attorney	15 Minutes

- what is it?
- when to use it
- disadvantages
- alternatives - Public trustee
- how to arrange

o **Wills**	60 Minutes

- effect of Family Law Act, 1986 and other legislation (property, supoprt, domestic contracts, wills, rights of survivors)
- estate planning - Income Tax Act (meaning of terms, responsibilities of trustees and executor, outside of Ontario considerations, guardianship, capital gains)

o **Discussion,** questions/answers	15 Minutes
o **Children's Law Reform Act** - Changes (Illegitimacy, custody, kidnapping)	10 Minutes
o **Jury Duty** (1981 amendment to Juries Act)	5 Minutes
o **Human Rights Code**	5 Minutes
o **Other Topics of Special Interest** (trespass to property act, motor vehicle law, farm bankruptcy, fraud against the elderly, consumer rights and information)	30 Minutes
o **Sources of Further Information and Assistance** (federal, provincial, local)	15 Minutes

The times are suggested times only. The Co-ordinator and resource leader should be prepared to adopt the time spent on each topic to reflect the interest of participants.

Learning Objectives

1. To develop knowledge about recent changes in the law of special concern to older adults.
2. To develop an interest in the continuing changes in laws of special concern to older adults.
3. To develop skill in assessing personal implications of laws and in developing a personal plan of action.
4. To develop an understanding of the breadth of impact of current laws on older adults and their families.
5. To develop knowledge about the special concerns and implications of farm estate planning, when applicable.

Main Ideas

1. Participants will discover the implications of the recent changes in the Law Act for older adults.
2. Participants will be motivated to identify the actions needed to ensure that wills and estate planning are up to date.
3. Participants will explore Ontario laws, such as Trespass to Property Act, Human Rights Code, and Motor Vehicle Laws as they relate to older adults.
4. Participants will be surprised at the ramifications of power of attorney.
5. Participants will be provided with print resources and local sources of further information and assistance.
6. Participants will explore farm estate planning, when applicable.

Materials Needed by Participants

Booklets:

(a) Communications Branch
Ministry of the Attorney General
18 King Street East
18th Floor
Toronto, Ontario
M5C 1C5
(416) 965-9111

- o Small Claims Court
- o The Public Trustee
- o Trespass to Property Act
- o Minor Offences
- o Family Law Reform - Your New Rights

(b) Consumer Information Centre
Ministry of Consumer & Commercial Relations
555 Yonge Street
Toronto, Ontario
M7A 2H6
(416) 963-1111
Toll Free: 1-800-268-1142

- o Business Guide to the Ontario Business Practices Act
- o Consumer Protection Act *
- o Consumer's Guide to Collection Agencies
- o Consumer Guide to the Ontario Business Practices Act *
- o Consumer Reporting Act
- o Consumer Information Centre - Something for Everyone
- o Dream Merchants
- o Facts About Credit and You *
- o Facts About Franchising
- o Guide to Home Repairs
- o How to Buy a House
- o Living Safely with Propane
- o Long-lease Campsites
- o Nuts and Bolts of Car Repairs *
- o Paving
- o Phony Charities
- o Portable Gasoline Containers *
- o Refunds and Exchanges *
- o Registering a Business Name in Ontario
- o Special Occasion Permits *
- o The Basic Consumer Guide to Insurance
- o Tips on Buying a Car *

N.B. Pamphlets are subject to availability
* bilingual/disponible en francais.

SAVE HASSLES: You Should Take Time to Make a Will

How many times have you heard something like this?

"The only thing Harry left his family when he died was one big headache, he didn't have a will."

There are many excuses made for not making out a will. Here are a few.

"Oh, I'm not Aristotle Onassis, my estate is small."

"My spouse will get everything anyway."

"I don't have the time."

"Lawyers want so much to make a will."

"Making a will means you already have one foot in the grave."

All these excuses are selfish, because your will is not for you, but for those you love and respect. It is a document for the living and for the future. You will save your family and relatives hardship and even tax dollars.

There are many protections that a will can provide, and these can be important to your family. The following clauses are very common.

Funeral Wishes

Your will can express your desire for burial, cremation, or the donation of your body or specific parts for medical purposes.

Survivorship

Today, one accident can kill an entire family and both spouses may die at the same time. An important clause can say what will happen if one spouse does not survive the other.

Save Taxes

A knowledgeable person can minimize the taxes your estate would have to pay. By organizing your financial matters, you can provide for your own security until death and leave more money for your family and less for the Government. Your lawyer can explain any tax benefits that may apply in your case.

Trustee

A capable and responsible person can be appointed to take care of your estate. He or she can prevent squandering and wasteful spending by your beneficiaries, and provide for the needs of minors.

Special Donations

Many organizations rely on the bequests of dedicated people.

Recently, the Ontario government passed legislation reforming the law of wills and intestacy, as part of its update of family law. Of the changes made, the following are of importance:

1. A holograph will is now recognized. This means that a written document, if wholly in the handwriting of the deceased and if signed, can be a valid will. This is true even if no one witnessed the signature.

2. Illegitimate children are treated equally with legitimate children. The previous distinction between them has been abolished for all purposes in Ontario.

The changes in the law affect even those people who already have wills and a lawyer should be consulted if you wish to draw up a will or change the one you have now. Lawyers' rates for preparing wills are quite reasonable, and are a good investment in time and money.

Norman Epstein, Barrister and Solicitor originally in Especially for Seniors updated 1985.

WHERE IS IT?

Item	Location
Birth certificate	
Marriage certificate	
Marriage contract	
Husband's latest will and codicils	
Wife's latest will and codicils	
Wills of family members, if pertinent	
Divorce decrees	
List of heirs	
Medical records	
Insurance policies - life	
Insurance policies - general	
Stocks, bonds	
Notes or mortgages receivable	
Deeds	
Leases	
Estate inventory (pictures, if applicable)	
Appraisals	
Bank books	
Financial records	
Income tax returns	
Balance sheets and profit/loss statements for last 5 years	
Business agreements	
Employment contracts	
Employee benefit plans statements	

Where is it? (continued)

Item	Location
Pension, profit-sharing and other retirement plans	
Partnership agreements	
Trust instruments	
Cemetery deeds	
Directions regarding burial	
Miscellaneous documents and property	
Safety deposit box	
Property tax payment schedule	
Income tax payment schedule	
Annual expenses schedule	
Monthly expenses schedule	
Budget	

WHO TO ASK

(List name, firm, address and telephone number.)

1. Accountant

2. Banking Contact

3. Lawyer (if more than one, indicate area of advice)

4. Life Insurance Agent(s)

5. Secretary/Bookkeeper/Assistant

6. Tax Advisor

Sources of Legal Information

- Advocacy Centre for the Elderly (ACE) - a legal clinic funded by the Ontario Legal Aid Plan, 20 Holly Street, #405, Toronto, 487-7157, one block east of Yonge Street off Eglinton Avenue East, Yonge-Eglinton subway stop.

  The clinic is open weekdays from 9:00 a.m. - 5:00 p.m. and is staffed by two lawyers, one community legal worker and a support person.

  ACE was "set up to service the needs not being met by legal aid and the private bar" in Metropolitan Toronto only.

  ACE will help seniors with questions regarding pensions, power of attorney, consumer issues and rights of patients in nursing homes and hospitals. Clients must be 60 years of age and over and must be low income elderly.

- Dial-a-Law - an information system outlining the rights and obligations flowing from laws enacted by various levels of government. Toronto, 947-3333, Monday-Friday, 9:00 - 5:00 p.m., from area code 416, dial 1-800-387-2920; from area code 807, ask for Zenith 99210; from area codes 519, 613, and 705, dial 1-800-387-2992.

  Dial-a-Law consists of a series of five to eight minute pre-taped legal information programs covering 100 major areas of law, including: lawyers and the justice system, juveniles, family, employment, consumer, landlord/tenant, Small Claims Court, Workmen's Compensation, immigration, real estate, wills, estates. New tapes are being added regularly.

  Dial-a-Law provides general information only to help people understand the law, the legal system and the role of the legal profession.

  Dial-a-Law information cards are available in supermarkets, liquor stores and government buildings.

- Law Society of Upper Canada - Osgoode Hall, Toronto, 947-3300.

  The Law Society of Upper Canada operates Dial-a-Law, Lawyer Referral Service and administers the Ontario Legal Aid Plan.

- Lawyer Referral Service - a public service of the Law Society of Upper Canada, Toronto, 947-3330, Monday-Friday, 9:00 - 5:00 p.m., toll free - 1-800-268-8326; from area code 807, ask operator for Zenith 5-8600.

  In response to your brief explanation of the type of problem you have and your location, the operator will give you the name of a lawyer in your area who participates in the service and who has indicated an interest in dealing with your type of problem.

  Make an appointment with the lawyer. Be sure to tell the lawyer that you have been referred through the Lawyer Referral Service.

You may be charged $20.00 for up to one half-hour. After that, the lawyer's regular rates apply.

Bring all of the information and documents to the first meeting.

Lawyer Referral Service can help with criminal law, family law, business law, estates and wills, labour and employment law, real estate law, tax law, civil litigation, administrative and social welfare law.

- o Legal Aid - the Ontario Legal Aid Plan assists with legal costs for those who qualify.

  See the yellow pages of your telephone directory under "Lawyers" - Legal Aid.

RESOURCES FOR PARTICIPANTS - Further Reading

The Older Person and the Law: An Information Handbook. $4.00. Canadian Pensioners Concerned, Ontario Division, third printing, 1982. Available from Ontario Government Bookstore, 880 Bay Street, 5th Floor, Toronto, Ontario, M7A 1N8.

Retirement Guide for Canadians: Planning Makes the Difference. Henry S. Hunnisett, International Self-Counsel Press, 1983. Available at Classic Bookstores, Grand & Toy stores.

Probate Guide for Ontario: International Self-Counsel Press. Vancouver, B.C.

Retirement Planning

For Small Communities In Ontario

OPPORTUNITIES IN RETIREMENT

10

Ministry of Tourism & Recreation
Province of Ontario
Queen's Park, Toronto, Canada
M7A 2R9

Ontario

RETIREMENT PLANNING

PROGRAM

FOR

SMALL COMMUNITIES

IN

ONTARIO

NOTE 10: OPPORTUNITIES IN RETIREMENT

Recreation Branch
Ministry of Tourism and Recreation
77 Bloor Street West
Toronto, Ontario
M7A 2R9

October 1986

NOTE 10 **OPPORTUNITIES IN RETIREMENT**

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OPPORTUNITIES

Introduction

This is the last session in the Retirement Planning Program. It is important that the participants leave the program with a positive attitude towards retirement. The guest panel and the wide variety of options available to them should leave the participants enthusiastically looking forward to giving up the job and getting on with other interests.

The Guidelines for the Leader section of this Note outlines the methods of presentation recommended for several of the topics to be covered.

The handout on Sources of Learning in Leisure can be distributed and reviewed by the leader in an easy going manner. Time should be allowed for input and questions from the participants. Reference can be made to the relevant materials on the display table; for example, the pamphlet on Third Age Learning Associates (TALA) or Canadian Pensioners Concerned. Hunnisett's book, Widgor's book and Guide for Senior Citizens are other useful references on opportunities for leisure activities.

The video tape Old Dogs ... New Tricks is a 30 minute presentation of several kinds of activities chosen by older adults for retirement including painting, teaching a young person about motorcycle racing, retraining for a new career and a class of Living and Learning in Retirement. If a co-ordinator is unable to find a representative panel of retirees, Old Dogs ... New Tricks could be used as a discussion promoter.

The topic of "travel" is treated generally in Options page 35-37 and exercise 10 will assist participants in defining their travel objectives. It might be helpful to ask the participants to add information about their travel experiences which may be of interest to everyone. This open discussion will need careful control by the co-ordinator to assure the relevance of the input. Further personal details could be shared later after the program.

The list of "Privileges of Senior Citizens" is a beginning in assembling the privileges available to older adults. Some begin at 60 years of age, i.e. banks, others begin at 65 years of age, i.e. movies. The co-ordinator could develop a list on the blackboard or flipchart, adding his/her own information and asking for additional sources from the participants.

Henry Hunnisett has an excellent Checklist for Retiring, Appendix A, Retirement Guide for Canadians. It may be appropriate to review this list at this time.

Remember to give out both the session evaluation and program evaluation forms. Make arrangments for collections of the completed forms as the participants are leaving. If there are absentees at this session make sure that you get a completed evaluation form from each person.

If you are following Model A, changing roles and relationships will be the first topic in this session. Follow the guidelines in Notes 8: Living Alternatives. Adjust the rest of your session to accommodate the time needed for this important topic.

Always keep in mind the issues that are of major interest to the participants.

TOPICS TO BE COVERED

	in a 3 hour session	Resource see Guidelines for leaders in this Note
o Introduction Panel Presentation Guest panel of retirees Questions and Answers Discussion	50 min.	
o Special Opportunities in the Community	15 min.	
o Exchange of skills	15 min.	
o Learning and Leisure * - Education - New Careers - Employment Volunteerism, Working holiday - Organizations working for seniors - Travel	40 min.	
o Assessing a new career or committment	10 min.	
o Privileges of senior citizens *	10 min.	
o Program summary		
o Evaluation of this session		
o Evaluation of the program		

Good Luck!

Note: Length of Sessions are only suggested for major topics. Times for other topics may be determined according to local perceived need.

* Attached for photocopying.

LEARNING OBJECTIVES

- To develop knowledge about the variety of leisure opportunities in retirement.
- To develop an understanding of the enjoyable things about retirement life.
- To develop a positive attitude towards later life.
- To develop an interest in pursuing new opportunities.
- To develop skills in accessing information.
- To develop an appreciation of the need to choose leisure activities that are personally satisfying.
- To develop a commitment to follow through with goals.

MAIN IDEAS

Participants will:

- Explore with others the variety of leisure opportunities for older adults.
- Be motivated to follow through with their To Do list.
- Consider travel as a satisfying retirement activity.
- Discover the privileges available to senior citizens.
- Be made aware of the community resources available to older adults.
- Be provided with local sources of information about community service, recreation, education and travel.

MATERIALS NEEDED BY PARTICIPANTS

Senior Citizens: Services and Programs in Ontario. Ontario Seniors

Elderhostel - catalogue of courses, P.O. Box 4400, Fredicton, N.B. E3B 5A3.

Canadian Pensioners Concerned, Ontario Division, 51 Bond Street, Toronto, Ontario M5B 1X1.

United Senior Citizens of Ontario, 3033 Lakeshore Blvd. West, Toronto, Ontario M8V 1K5.

Use of Ontario Provincial Parks by Senior Citizens.

and

Senior Citizens Attraction Guide, Ontario Travel, Queen's Park, Toronto, Ontario M7A 2R9.

The Wheel of Leisure

LEARNING AND LEISURE

What is Learning?

Learning is the acquisition of information, skills and insights. The knowledge and skills you acquire in learning enable you to gain greater influence over your life. You may choose to learn more about leisure, family life, employment, community affairs, or spiritual development.

Learning is a process that continues throughout life.

Learning may be formal, such as going to school, college or university to get a diploma, certificate, or degree.

Learning may be informal, for example, your neighbour teaching you to make a good pizza, or your adult child explaining the advantages of the latest carburetor de-icing compound - giving you knowledge and information of practical value.

Adults never stop learning. In doing so, you are constantly moving towards a state of self-reliance, independence, and personal pride.

Educational institutions provide the formal opportunities for learning. They are sources of mental, social, spiritual, and physical activities for older learners.

The world you live in provides a continuing source of informal opportunities to learn. You have probably done a great deal more informal learning in your life than formal learning.

Learning can provide you with the opportunity to look forward to the enjoyment of new growth, independence, and personal pleasures in retirement.

This session presents sources for you to explore for information and ideas about the use of your leisure time in retirement. This session will familiarize you with leisure activities which may be suitable for your needs.

The suggested reading list from Session 1 includes references containing a wealth of specific information and ideas on leisure activities and interests.

Books are one of the most readily available sources of learning. Not only will you increase your knowledge but you will be a more interesting person.

Learning doesn't stop on your 65th birthday. Your age has no affect on your ability to learn new things. Continuous learning enables you to adjust constantly to changes in your situation and to the demands and expectations of society.

Learning improves with practice. Keeping the mental wheels stimulated is as important as keeping the body's fitness maintained by daily walks or swimming.

Unlearning may take longer than learning something new. Doing something familiar in an unfamiliar way may require unlearning the customary method and learning a new technique. You will need patience and persistence but the rewards of achievement will be worth it. Participation in continuous learning can provide a better way of life.

In your assessment of leisure activities that provide personal satisfaction for you, the specific activities that you enjoy may fall into several categories such as work, career, education, sports, hobbies and games, community activities, and volunteer commitments.

From the wide variety of leisure activities you can choose those which will be personally enjoyable.

L. EDUCATION: LEARNING OPTIONS

Why?

for a degree
for a diploma
for a certificate
for a skill
for interest
for a hobby

(a) Credit

(b) Non-credit

Where?

University
Community College
Board of Education
Recreation Departments
Community Groups
Correspondence Courses
Distance Learning

(a) At home: on T.V., radio, attend classes locally

(b) Away from home town

How long a commitment?

- Up to 4 years, full-time, part-time, intermittent, or as an undergraduate student.
- As little as one evening/one day/a week-end/an 8-10 week, weekly session/a semester/one year. The variations are limitless.

Cost

This varies with the agency or the educational institution. Check for the status of senior students in various kinds of programs.

Who to ask?

- For full-time or part-time academic studies, ask the Registrar's Office of the specific Colleges or Universities.
- For non-credit courses:
  - Director of Continuing Education of Evening Classes/Night School.
- Community Information Centres in your area.
- Library - may have a Continuing Education Directory of all courses offered in your area (educational, cultural, and recreational programs).
- Municipal Recreation Departments.
- "Y's" - YM/YWCA - Young Men's and Young Women's Christian Association.
  - YM/YWHA - Young Men's and Young Women's Hebrew Association.
- Churches, Synagogues.

- Family Service Associations.
- Ontario Community Colleges - contact your local College for Calendars.
- Correspondence Courses may be offered through your local University or College as well as from the Ministry of Education, Correspondence Courses, 909 Yonge Street, Toronto, Ontario, M4W 3G2. Check with your regional office of the Ministry of Education.
- Older Adult Clubs and Senior Centres.
- Government representatives - your municipal, provincial, and federal governments representative may provide information and assistance.
- Telephone Directory - The Blue pages list government sources. The Yellow pages may list other sources of learning and education, i.e. commercial and private businesses.

Horizons is an annual publication of the Ministry of Colleges and Universities listing all of the courses offered by post-secondary institutions in Ontario. It is available in the Guidance Department of your local Secondary School or from the Ministry of Colleges and Universities, Communication Services Branch, Mowat Block, Queen's Park, Toronto, Ontario M7A 1L2; telephone (416) 965-6407.

Elderhostel, Canada
P.O. Box 4400
Fredericton, N.B.
E3B 5A3 Telephone (506) 453-4647.

Elderhostel combines education and hosteling vacations at a network of Colleges, Universities, and other educational insititutions across Canada, United States, and Europe for persons over 60.

T.A.L.A. Third Age Learning Associates will assist groups of retired people in establishing a learning program to provide themselves with intellectual stimulation and current information at a nominal cost. Write:

Third Age Learning Associates
Room 120
York Hall, Glendon College
2275 Bayview Avenue
Toronto, Ontario
M4N 3M6

Open College, Ryerson offers credit and interest Educational courses. Write:

Open College, Ryerson
297 Victoria Street
Toronto, Ontario
M5B 1W1 Telephone: (416) 595-0485

Additional Educational Information

1. Various educational institutions such as universities, corporations such as trust companies, and many levels of government offer lectures, showcases, displays, lunch and learn series for the general public, free or at a very low cost. The emphasis today is for large institutions to reach out to the community, to bridge the gap between the individual and their "bigness". This is an ideal opportunity to take advantage of the educational programs.

2. Many major organizations and educational facilities have speaker's bureaus available. An example is the Speakers Bureau of Ontario Hydro.

3. Each community has its own organizations/agencies offering a broad range of courses from aquabics to communication skills. Investigate the uniqueness of your own community courses and resources.

4. Many boards of education, colleges, and universities provide senior students with the opportunity of enrolling in day-time or evening courses with full-time students at no cost or a very small fee. Some educational institutions classify seniors as all adults over 60 years of age.

II. NEW CAREERS

Employers, volunteer agencies, and the community seek out older adults because of their unique characteristics which can include:

- o reliability
- o responsibility
- o enthusiasm
- o loyalty
- o caring personality
- o mature manner
- o knowledge
- o life experiences
- o patience
- o balanced judgement

A. Invest in Yourself - Employment

If you enjoyed your job and the satisfaction that you received from your work, you may wish to start a new career after retirement. Additional income from part or full-time employment can help maintain a reasonable standard of living in this time of inflation.

While planning for retirement, keep eyes and ears open to gaps that may exist in your own business or industry. Investigate each idea thoroughly. By the time you retire you may have settled upon one specific need that no one is filling. This may be your opportunity for self-employment.

You may have developed a hobby or skill in your limited leisure time during your working years. Now may be the time to put this skill to good use as a source of additional retirement income. It could be your expertise as a squash player that is in demand as a part-time teacher at the community club or your Recreation Department.

If your small business outgrows the dining room table, adult children may be glad to assist you in your new business venture. What better way to pass on your experience and knowledge than to one of your children. In this era of high unemployment, you can help the young rather than the young helping you.

Where can older adults find employment? Retired people may find employment in:

- o small companies
- o non-union companies
- o small town businesses
- o your previous company on a contract basis
- o training younger employees
- o the consulting field
- o self-employment

It's up to you to let people know that you are available and willing to work.

In considering employment after 65 years of age you will probably receive a lower gross salary but this will be offset by not having to continue to pay Unemployment Insurance contributions (U.I.C.) or to contribute to the Canada Pension Plan (C.P.P.). Your income tax payments will be lower. Therefore, you will take home a larger portion of each pay cheque.

If you are rusty in the technique of job search, the following basic steps will refresh your memory.

1. Develop a resume that details your work experience and background including dates, places, and job titles.

2. Obtain letters of reference from previous employers.

3. Acquire a letter from your doctor stating the condition of your health.

4. Think out ahead of time some of the questions that you may be asked. Prepare your answers to them. Include such things as:

   - o why you want to work.
   - o the kind of job you want.
   - o how many hours or weeks you are prepared to commit.
   - o how much you expect to be paid.
   - o why the company needs you.
   - o what you can contribute to the company.
   - o why the employer would benefit from having an older worker.

Look back over the information you gathered regarding satisfactions from activities. What your job means to you, and what you would like to do if you had complete freedom of choice should be considered.

This kind of careful preparation can help overcome any hesitation an employer might have about hiring you.

You are your own best salesperson!

For further assistance, contact your local Canada Manpower Centre, the Career Counselling Centre of your nearest Community College and your library.

Don't overlook your friends and family as excellent sources of information and referral.

A word of caution about investing your life savings in the dream world of entrepreneurship. Check out franchise operations, "get rich quick ventures", and any potential enterprise with the Better Business Bureau or your lawyer.

B. Invest in your Community - Volunteering

Another way of using your knowledge and skills after retirement is by volunteering. After having been on the receiving end for so many years, you are now in a position to give to others. Volunteering is a good way to stay involved and to keep abreast of current events.

As a volunteer you can:

- o learn new skills
- o make new friends
- o try something different
- o be involved
- o feel needed
- o share your talents with others
- o help other people
- o feel good about what you are doing

Many community organizations, cultural institutions, and social agencies depend on their volunteers in order to survive. The local little theatre group, the Boy Scouts, and Seniors' Centres are examples of groups that can only function because of their dedicated corps of volunteers. As a volunteer you can be as active as you wish. Most volunteers are trained for their job. As a volunteer you can expect to choose what you want to do and assume as much responsibility as you wish. You may be reimbursed for expenses.

There is so much to be done! With more married women employed outside the home, a major source of volunteer help has disappeared. Active retired people, utilizing their specific skills, have the energy to do anything that is needed from instructing in downhill skiing to manning a telephone in a Distress Centre.

Helping young people who live far way from their grandparents can do a lot to establish a vital connection between the old and the young.

You can choose to work with people of all ages, degrees of ability, and ethnic origins in many facets of service. Your local Volunteer Centre, Seniors' Centre, Churches, or Community Information Centre can put you in touch with an organization that needs your help.

There is no reason for a retired person to have "nothing to do". There is a tremendous need for your talents.

What can You "Do" as a Volunteer?

Here are a few suggestions:

- o Read to children in hospitals.
- o Visit a shut-in, elderly person, or child.
- o Be a tour guide at a zoo, museum, art gallery or university.
- o Serve as a board member.
- o Deliver meals-on-wheels, wheels-to-meals.
- o Read to the blind.

- o Be a tour guide at a zoo, museum, art gallery or university.
- o Serve as a board member.
- o Deliver meals-on-wheels, wheels-to-meals.
- o Read to the blind.
- o Teach your hobby to children.
- o Help prepare income tax.
- o Entertain others - sing, dance, play music at Senior Centres or Nursing Homes.
- o Assist teachers in the classroom.

Volunteer Centres recruit, interview, and refer you to an organization which will train you. Volunteers can have challenging jobs, participate in the decison-making process, and assume executive or board positions with an agency or organization. Volunteering can be an exciting and rewarding new career.

New Horizons is a program of Health and Welfare Canada which encourages retired people to become actively involved in their own community. The program enables groups of older adults, 65 years and over, to organize and carry out community projects by providing cash grants for suitable proposals. The projects include physical recreation, crafts and hobbies, and activity programs in a seniors' centre; senior citizen newsletter and information services; cultural and educational projects; and drop-in centres. For more information consult your nearest Health and Welfare Canada office listed in the blue pages of your telephone directory. A New Horizons grant provides seed money, for a limited time, for projects that will become self-sufficient.

C. The Best of Both - A Working Holiday

A few organizations require the knowledge and experience of skilled workers and business and professional people for the purpose of sharing their expertise with people of developing countries.

- o C.E.S.O. Canadian Executive Service Organization provides consultants in areas of specific need identified by the requesting organization in a developing country. The project normally takes from one to three months but may vary from two weeks to six months. The volunteer's return airfare to the project location is paid for by C.E.S.O. and the host company provides accommodation, meals, and a small allowance.

- o C.N.P. The Canadian Native Program offers a similar range of consulting services to the native peoples of Canada.

The Trade Development Program offers assistance by C.E.S.O. consultants as catalysts in joint ventures between small and medium sized Canadian Industries and their counterparts in a developing country. This is a joint venture of C.E.S.O. and C.I.D.A. (Canadian Industrial Development Association). Recently retired individuals with professional or technical skills and experience may contact the nearest C.I.D.A. office.

C.U.S.O. Canadian Universities Services Overseas provides consultants in developing countries in specific areas of need, for approximately two years. Travel expenses and a living allowance are

paid for the consultant who has the opportunity to teach his/her skills to the people of that country.

C.U.S.O.
33 St. George Street
Toronto, Ontario
M5S 2E3 Telephone: (416) 978-4022

Some Organizations Working On Behalf of Older People
L.L.O.O.P. Leadership in Learning Options for Older People
225A Church Street
Toronto, Ontario
M5B 1Y7 Telephone: (416) 363-7281

L.L.O.O.P. is a voluntary organization dedicated to advocacy of and provision of education for, by and about older adults, and the training of persons working with older adults.

Canadian Pensioners Concerned
Ontario Division
51 Bond Street
Toronto, Ontario
M5B 1X1 Telephone: (416) 368-5222

The goal of Canadian Pensioners concerned is to inform, encourage, and assist all retired people and to ascertain and inform all persons, corporations, and governments of the needs of retired people.

Canadian Institute of Religion and Gerontology
40 St. Clair Avenue East
Suite 203
Toronto, Ontario
M4T 1M9 Telephone: (416) 924-5865

C.I.R.G. is an interfaith organization that combines the resources of the Christian and Jewish communities in order to utilize the parish and the synagogue to create the environment and services which will assure the well-being of the human spirit in later years.

Help the Aged
287 Elginton Avenue East
Toronto, Ontario
M4P 1L3 Telephone: (416) 489-1146

Help the Aged is an international organization dedicated to relieving the needs of older people anywhere in the world.

United Senior Citizens of Ontario
3605 Lakeshore Blvd. West
Toronto, Ontario
M8W 1N5 Telephone: (416) 252-2021

U.S.C.O. represents senior citizens and presents senior citizen's concerns to Government. They also act as a catalyst to promote individual senior citizen involvement in the community through

volunteer work.

Ontario Advisory Council on Senior Citizens
700 Bay Street
2nd Floor
Toronto, Ontario
M5G 1Z6 Telephone: (416) 965-2324

O.A.C.S.C. reports to the Government of Ontario. Its mandate calls for the promotion and development of opportunities for self-help for the elderly and the review of current policies which have a bearing on aging and the economy.

Ontario Seniors Secretariat
700 Bay Street
3rd Floor
Toronto, Ontario
M5G 1Z6 Telephone: (416) 965-5106

The Seniors Secretariat co-ordinates information services to seniors, encourages research into aging-related issues, and supports effective policy co-ordination on aging across ministries.

Older Adult Centres Association of Ontario
250 Consumers Road
Suite 509
Willowdale, Ontario
M2J 4V6 Telephone: (416) 497-7205

O.A.C.A.O is an association of Centres through which those involved in the work of the Centres can come together to unify their efforts towards the development of comprehensive programs and services for older adults.

Local Senior Advisory Groups
Check locally for address and phone numbers.

Local Parks and Recreation Departments
Check locally for address and phone numbers.

Government Information Sources,
Comsumer Information Centre
Ministry of Consumer and Commercial Relations
555 Yonge Street
Toronto, Ontario
M7A 2H6 Telephone: (416) 963-1111

The Consumer Informaton Centre is centrally located in downtown Toronto at the corner of Wellesley and Yonge Streets.

Ontario Government Bookstore
Publications Centre
880 Bay Street
Toronto, Ontario
M5S 1Z8 Telephone: (416) 965-2054

MAGAZINES

Discovery - The Magazine for Mature Canadians
302 Merton Street
Toronto, Ontario
M4S 1A9 Telephone: (416) 484-1771

Cost: $10.00/year (10 issues)

Especially for Seniors
The Ontario Advisory Council on Senior Citizens
2nd Floor
700 Bay Street
Toronto, Ontario
M5G 1Z6 Telephone: (416) 965-2324

This Newsletter is published quarterly and mailed to all Ontario residents 65 years of age and older.

- A Check List

ASSESSING A NEW CAREER IN RETIREMENT

1. What will I do?

   If gainful employment - will the job be available when I need it?

2. Why do I want to do it?

3. Will it be a money-making endeavour?

4. Will my tax bracket be affected?

5. Will my pension be affected?

6. Will it cost money to set up?

7. Will the money come from my monthly income in retirement? (If not, from where?)

8. Where will I set up headquarters?

9. Are there any by-laws affecting it?

10. Is my age a factor?

11. Will my health permit the activity?

12. Will it create unwanted tension or pressures?

13. Will it inconvenience my spouse?

14. Does my spouse agree?

15. Will it be done in partnership?

16. Will my family responsibilities be affected?

17. Will the activity take away my flexibility or freedom to do other things?

18. Are certain qualifications or educational courses required?

TRAVEL AND HOLIDAYS

Until retirement, your holidays and vacations have been structured by your employment. Your employer determined how much time you had for vacation, what time of year you could holiday, and your pay check governed the kinds of holidays that you could consider. Retirement changes much of this. You are free to choose when, where, and how you wish to travel.

Travel is one of the most anticipated uses of leisure time by people planning for retirement.

Most people consider a holiday to be a breathing spell and a change from regular routines. It is the chance to get away from everyday surroundings and responsibilities. It is also the opportunity to pamper yourself by experiencing things away from home that you couldn't find time to do in your working routine.

You now have the time to put your dreams into action. Travel may be another dream come true. Searching for the dream holiday may involve facing the reality of limited resources of money and/or health. Planning a holiday together is important for both partners in a marriage. You may have looked forward to a Caribbean Cruise on a luxury liner and your partner may have been dreaming of a fishing and camping trip to Algonquin Park. Sharing your dreams is vital.

Regular holidays are important. In retirement you can plan to get away frequently and inexpensively. You have the opportunity to explore the world you live in. A bus trip to Upper Canada Village, a ferry ride to Manitoulin Island, or a long weekend with old friends can be rejuvenating. You have leisure time to devote to personal interests and pure pleasure. Plan to enjoy it. The following exercise will assist in your planning.

WHAT DOES HOLIDAY TRAVEL MEAN TO ME?

1. What do I want to do?

ME	PARTNER
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. Where do I want to go?

ME	PARTNER
_____	_____
_____	_____
_____	_____

3. With whom?

ME	PARTNER

4. When? What time of year?

ME	PARTNER

5. How long do I need to fully enjoy it?

ME	PARTNER

6. How much will it cost?

ME	PARTNER

7. Can I afford it?

ME	PARTNER
Yes	Yes
No	No

8. Do I need to purchase special clothes or equipment? If so, what?

ME	PARTNER

9. What do I want **not** to do?

ME	PARTNER
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Now that you have gathered some information about what travel means to you, you can get started at finding out more information about your destination(s). Libraries, travel sections of newspapers, magazines, and advertisements are examples of readily available general sources.

Check with your local automobile club, travel agency, bus company, older adult centre and community organizations for their travel packages and assistance.

GUIDELINES FOR LEADERS

Panel of Guest Retirees

Inviting 3-4 retired individuals in the community to speak to their activities in retirement is an excellent method for enrichment of the Opportunities session. As well as providing information about their specific interest the members of the panel will be acting as role models of positive adjustment to retirement. They should be chosen carefully with the following guidelines in mind.

1. Panel members should be able to speak easily.
2. Both married and single, both male and female and if possible one widowed individual are desirable.
3. The members of the panel should represent a mixed socio-economic group that is compatible with the participants.
4. The panel should portray high morale but be prepared to speak realistically about adjusting to retirement.
5. An assortment of interesting, satisfying and creative activities should be represented. For example, a panel of 4 guests would consist of at least 4 categories of interests - a volunteer in the community, a skier or swimmer, one person with a skill that produces income such as chair caning, and a mature student or teacher.
6. The members should be indicative of the physical and mental health enjoyed by the more than 90% of retired people.

The co-ordinator should meet with the panel well in advance of the session to explain the program, the format of the panel presentation and the expectations of the participants. It would be wise to ask each panel member to speak to three or four specific questions such as:

1. What plans had been made in advance of retirement, i.e. new activities, adjusting to new roles and relationship and so on?
2. How well did these plans work out?
3. What unforeseen interests emerged after retirement? Explain.
4. What recommendations about leisure time activities and adjusting to retirement could be made?

Each panel member should be allotted 5-10 minutes for their presentation. At the end of the panel presentations, the program co-ordinator should allow time for questions, answers and discussion. The participants should be encouraged to contribute their ideas, plans and concerns to the large group discussions. One of the participants can thank the guest panel of retirees on behalf of the class.

A word of caution for the program co-ordinator - it is better to have one or two excellent guests than three or four ineffective speakers. Set up your panel presentation to suit your situation.

Special Opportunities in the Community

The Guest panel members presented the activities that they are involved in which represents several areas of interest. Each person in the room has leisure interests that they enjoy and activities that they are aware of in the community. The purpose of this topic is to pool all of the sources of leisure opportunities for assisting community projects.

STEP 1

The program co-ordinator can compile a list on the backboard of the organizations and activities existing in the community. Participants are encouraged to add to this list.

For example:

- Lions Club
- Historical Society
- Horticultural Society
- Meals on Wheels
- Community Care
- Little League Baseball
- Senior Centre

STEP 2

When this list is fairly extensive, ask everyone to call out the skills or talents that they possess and that they enjoy.

For example:

- Sewing
- Gardening
- Photography
- Secretary
- Handyman
- Teacher's assistant
- Singing
- Telephone canvassing

STEP 3

When the list of skills and talents is completed ask participants to share their interests. The co-ordinator can write the name of the skilled person opposite the skill. Those who wish to learn more about that particular interest can talk to that individual at the break or after the session. It might be helpful if the program co-ordinator had previously distributed the names, addresss and phone numbers of all of those registerd in the program. In some communities the participants may know each other and this may not be necessary.

For example:

Gardening - Bill (White)
Sewing - Mary (Smith)

The Skills Exchange may be a useful way of marketing a skill or of helping your fellow man or woman. For instance a photographer may be delighted to take pictures of the family reunion for a small fee. A widower may be grateful to have his buttons sewn on and seams repaired by someone who enjoys sewing and may in turn may be able to do small appliance repairs.

Now that everyone is focusing on their abilities return to the list of organizations and opposite the left hand column, compile a list of skills needed by these groups. Ask everyone to contribute.

For example:

Lion's Club - secretary, program chairperson, telephoning
Historical Society - treasurer, researcher, writer, photographer

Indoing this exercise participants may find new sources of interests new friends and a renewal involvement in their community.

PRIVILEGES OF SENIOR CITIZENS

- Transportation at reduced fares - air, train, bus, taxi.
- Recreation - movies, clubs, restaurants, museums, art galleries, zoos, special events, theatre, at reduced prices.
- Banking services - higher interest on savings accounts, free chequing privileges, free travellers cheques, and more depending on the bank.
- Housing - rent geared to income, senior citizens subsidized housing.
- Provincial Parks - free during the week, but small fee on the week-end during peak season.
- Telephone company - free directory assistance.

SHOW AND TELL

In the Opportunities session it may be helpful if the program co-ordinator has a display table showing sample copies of the pamphlets, newsletters and books referred to in this session. The handout Learning and Leisure gives the names and addresses of many government departments, organizations and agencies which would be of interest to the participants. They will send you the material requested. The program co-ordinator can choose the most appropriate ones. Upon request some organizations will send you appropriate numbers for your class. Others may only supply one reference copy.

The program co-ordinator can acquire information about local organizations and have them on the display table. The guest panelists may bring materials with them. If you have acquired retirement planning books referred to in the reference and further reading section, you might wish to display these. It is wise to have your name and address clearly marked on each book and the words "sample copy" or "for display purposes only" on any materials that you wish to keep. The participants should be encourged to bring for display purposes any relevant books that they have acquired.

If your community has a library with holdings on retirement planning and the older adult, they may be willing to lend them to the last session of the program. If you give the librarian a copy of the Sources of Valuable Information for Participants in Note 1: Introduction the librarian may be able to use the inter library loan service to borrow copies of books not available in the local library.

PROGRAM SUMMARY

There are several points that the program co-ordinator should address in the final session.

1. Remind the participants of their committment to themselves regarding My TO DO List, "My Personal Health Check List", "Leisure Inventory" and Financial planning. You may wish to ask participants to briefly describe the progress they have made to date. Stress the importance of acting on these goals right away.

2. The program co-ordinator can review the issues included in the elements of the Retirement Planning Program by refering to the handout Satisfying Retirement Years Depend On given out at the first session.

3. The 12 Reasons Why the Rest of Your Life Can Be the Best of Your Life distributed in the first session provides a positive send off to finish the program - retirement is an opportunity to look forward to with enthusiasm.

4. The importance of the completion of the program evaluation form should be emphasized. It is vital to the success of future programs.

5. Open up the possibility of the participants wishing a reunion or a further course at a future date. One program can not answer all of the questions.

6. Good luck and remember that you don't retire from life but to life.

RESOURCES FOR THE LEADER

Options: "A HANDBOOK OF RETIREMENT INFORMATION AND EXERCISES FOR INDIVIDUALS AND PARTNERS SHIFTING GEARS AND PLANNING THEIR LEISURE IN LATER YEARS." Annabel Sissons for Recreation Branch, Ministry of Tourism and Recreation.

Guide for Senior Citizens: Services and Programs in Ontario. Ontario Seniors Secetariat, available from Publications Centre, 5th Floor, 880 Bay Street, Toronto, Ontario M7A 1N8. (Ontario Government Bookstore).

Retirement Guide for Canadians: Plan Now for a Comfortable Future, Henry S. Hunnisett, 7th edition, International Self-Counsel Press. Vancouver, B.C., 1984.
chap. 6, page 37-65.

Planning Your Retirement: The Complete Canadian Self-Help Guide. Blossom T. Wigdor, Ph.D., Editor. Grosvenor House Press Inc., Toronto/Montreal, 1985.
chap. 7, page 192-198.

Club Activities: The Job of the Executive Officer in Senior Citizens Clubs and Activities for Older Adults, 1984. Local Field Services Office of Ministry of Tourism and Recreation will provide a complimentary copy.

Audio-Visual

Old Dogs ... New Tricks, 30 minutes, 3/4" videotape, Head Start series, T.V. Ontario, 1979
Available on loan from:

Resource Centre
Ministry of Tourism and Recreation
77 Bloor Street West
9th Floor
Toronto, Ontario
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Book well in advance of presentation date.